

Fill in this information to identify your case:

United States Bankruptcy Court for the:

**Eastern District of Texas**

Case number (if known): \_\_\_\_\_ Chapter you are filing under:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

Check if this is an amended filing

## Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Identify Yourself

##### About Debtor 1:

###### 1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Pedro \_\_\_\_\_

First name

E \_\_\_\_\_

Middle name

Loera \_\_\_\_\_

Last name

\_\_\_\_\_  
Suffix (Sr., Jr, II, III)

##### About Debtor 2 (Spouse Only in a Joint Case):

Laura \_\_\_\_\_

First name

N \_\_\_\_\_

Middle name

Loera \_\_\_\_\_

Last name

\_\_\_\_\_  
Suffix (Sr., Jr, II, III)

###### 2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and *doing business as* names.

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

\_\_\_\_\_  
First name

\_\_\_\_\_  
Middle name

\_\_\_\_\_  
Last name

\_\_\_\_\_  
First name

\_\_\_\_\_  
Middle name

\_\_\_\_\_  
Last name

**Pete's Painting** \_\_\_\_\_

Business name (if applicable)

\_\_\_\_\_  
Business name (if applicable)

\_\_\_\_\_  
First name

\_\_\_\_\_  
Middle name

\_\_\_\_\_  
Last name

\_\_\_\_\_  
First name

\_\_\_\_\_  
Middle name

\_\_\_\_\_  
Last name

Business name (if applicable)

\_\_\_\_\_  
Business name (if applicable)

###### 3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx - xx - 9 2 0 4

OR

9xx - xx - \_\_\_\_\_

xxx - xx - 8 0 2 0

OR

9xx - xx - \_\_\_\_\_

Debtor 1  
Debtor 2

Pedro  
Laura  
First Name

E  
N  
Middle Name

Loera  
Loera  
Last Name

Case number (if known) \_\_\_\_\_

**About Debtor 1:**

**4. Your Employer Identification Number (EIN), if any.**

8 3 - 4 1 8 6 2 8 8  
EIN

— — - — — — — —  
EIN

**About Debtor 2 (Spouse Only in a Joint Case):**

— — - — — — — —  
EIN

— — - — — — — —  
EIN

**5. Where you live**

1513 E Don St

Number Street

Tyler, TX 75701-2322

City State ZIP Code

Smith

County

If your mailing address is different from the one above,  
fill it in here. Note that the court will send any notices to  
you at this mailing address.

Number Street

P.O. Box

City State ZIP Code

If Debtor 2 lives at a different address:

Number Street

City State ZIP Code

County

If Debtor 2's mailing address is different from yours, fill  
it in here. Note that the court will send any notices to you  
at this mailing address.

Number Street

P.O. Box

City State ZIP Code

**6. Why you are choosing *this district* to file for bankruptcy**

Check one:

Over the last 180 days before filing this petition, I  
have lived in this district longer than in any other  
district.

I have another reason. Explain.  
(See 28 U.S.C. § 1408)

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Check one:

Over the last 180 days before filing this petition, I  
have lived in this district longer than in any other  
district.

I have another reason. Explain.  
(See 28 U.S.C. § 1408)

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Debtor 1  
Debtor 2

Pedro  
Laura E  
N  
First Name Middle Name Loera  
Loera Last Name

Case number (if known) \_\_\_\_\_

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*

- Chapter 7  
 Chapter 11  
 Chapter 12  
 Chapter 13

8. **How you will pay the fee**

- I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. **Have you filed for bankruptcy within the last 8 years?**

No.

Yes. District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY  
District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY  
District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
MM / DD / YYYY

10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**

No.

Yes. Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_  
MM / DD / YYYY  
Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_  
MM / DD / YYYY

11. **Do you rent your residence?**

No. Go to line 12.

Yes. Has your landlord obtained an eviction judgment against you?

No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

|                      |                                     |                              |                                    |                              |
|----------------------|-------------------------------------|------------------------------|------------------------------------|------------------------------|
| Debtor 1<br>Debtor 2 | Pedro<br><u>Laura</u><br>First Name | E<br><u>N</u><br>Middle Name | Loera<br><u>Loera</u><br>Last Name | Case number (if known) _____ |
|----------------------|-------------------------------------|------------------------------|------------------------------------|------------------------------|

Part 3: Report About Any Businesses You Own as a Sole Proprietor

**12. Are you a sole proprietor of any full- or part-time business?**

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

- No. Go to Part 4.  
 Yes. Name and location of business

**Pete's Painting**

Name of business, if any

**1513 E Don St**

Number Street

**Tyler**

City

**TX**

State

**75701-2322**

ZIP Code

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))  
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
 Stockbroker (as defined in 11 U.S.C. § 101(53A))  
 Commodity Broker (as defined in 11 U.S.C. § 101(6))  
 None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines.* If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

- No. I am not filing under Chapter 11.  
 No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  
 Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.  
 Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

|          |            |             |           |                              |
|----------|------------|-------------|-----------|------------------------------|
| Debtor 1 | Pedro      | E           | Loera     |                              |
| Debtor 2 | Laura      | N           | Loera     | Case number (if known) _____ |
|          | First Name | Middle Name | Last Name |                              |

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

No.

Yes. What is the hazard? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If immediate attention is needed, why is it needed?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Where is the property?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Number      Street  
\_\_\_\_\_  
\_\_\_\_\_

City                  State                  ZIP Code  
\_\_\_\_\_                \_\_\_\_\_                \_\_\_\_\_

Debtor 1  
Debtor 2

|              |             |              |
|--------------|-------------|--------------|
| Pedro        | E           | Loera        |
| <u>Laura</u> | <u>N</u>    | <u>Loera</u> |
| First Name   | Middle Name | Last Name    |

Case number (if known) \_\_\_\_\_

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.  
 Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.  
 Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file.  
 You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:
- Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.  
 Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.  
 Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file.  
 You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- I am not required to receive a briefing about credit counseling because of:
- Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1  
Debtor 2

|              |             |              |
|--------------|-------------|--------------|
| Pedro        | E           | Loera        |
| <u>Laura</u> | <u>N</u>    | <u>Loera</u> |
| First Name   | Middle Name | Last Name    |

Case number (if known) \_\_\_\_\_

Part 6: Answer These Questions for Reporting Purposes

|   |   |  |  |  |  |
|---|---|--|--|--|--|
| 16. What kind of debts do you have?                   | 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."<br><input type="checkbox"/> No. Go to line 16b.<br><input checked="" type="checkbox"/> Yes. Go to line 17.  |  |  |  |  |
|   | 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.<br><input type="checkbox"/> No. Go to line 16c.<br><input type="checkbox"/> Yes. Go to line 17.   |  |  |  |  |
|   | 16c. State the type of debts you owe that are not consumer debts or business debts.<br><br>_____  |  |  |  |  |
| 17. Are you filing under Chapter 7?                   | <input checked="" type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.<br><input type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?<br><input type="checkbox"/> No<br><input type="checkbox"/> Yes   |  |  |  |  |
| 18. How many creditors do you estimate that you owe?  | <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,000-100,000 <input type="checkbox"/> More than 100,000<br><input type="checkbox"/> 50-99 <input type="checkbox"/> 5,001-10,000<br><input type="checkbox"/> 100-199 <input type="checkbox"/> 10,001-25,000<br><input type="checkbox"/> 200-999  |  |  |  |  |
| 19. How much do you estimate your assets to be worth? | <input type="checkbox"/> \$0-\$50,000 <input type="checkbox"/> \$1,000,001-\$10 million <input type="checkbox"/> \$500,000,001-\$1 billion<br><input type="checkbox"/> \$50,001-\$100,000 <input type="checkbox"/> \$10,000,001-\$50 million <input type="checkbox"/> \$1,000,000,001-\$10 billion<br><input checked="" type="checkbox"/> \$100,001-\$500,000 <input type="checkbox"/> \$50,000,001-\$100 million <input type="checkbox"/> \$10,000,000,001-\$50 billion<br><input type="checkbox"/> \$500,001-\$1 million <input type="checkbox"/> \$100,000,001-\$500 million <input type="checkbox"/> More than \$50 billion |  |  |  |  |
| 20. How much do you estimate your liabilities to be?  | <input type="checkbox"/> \$0-\$50,000 <input type="checkbox"/> \$1,000,001-\$10 million <input type="checkbox"/> \$500,000,001-\$1 billion<br><input type="checkbox"/> \$50,001-\$100,000 <input type="checkbox"/> \$10,000,001-\$50 million <input type="checkbox"/> \$1,000,000,001-\$10 billion<br><input checked="" type="checkbox"/> \$100,001-\$500,000 <input type="checkbox"/> \$50,000,001-\$100 million <input type="checkbox"/> \$10,000,000,001-\$50 billion<br><input type="checkbox"/> \$500,001-\$1 million <input type="checkbox"/> \$100,000,001-\$500 million <input type="checkbox"/> More than \$50 billion |  |  |  |  |

Part 7: Sign Below

|         |  |  |  |
|---------|--|--|--|
| For you | <p>I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.</p> <p>If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.</p> <p>If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.</p> |  |  |
|---------|--|--|--|

 /s/ Pedro E Loera  
 Pedro E Loera, Debtor 1  
 Executed on 02/07/2023  
 MM/ DD/ YYYY

 /s/ Laura N Loera  
 Laura N Loera, Debtor 2  
 Executed on 02/07/2023  
 MM/ DD/ YYYY

Debtor 1  
Debtor 2

Pedro                    E                    Loera  
Laura                    N                    Loera  
First Name              Middle Name              Last Name

Case number (if known) \_\_\_\_\_

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X

/s/ Michael P Wallace

Signature of Attorney for Debtor

Date 02/07/2023

MM / DD / YYYY

**Michael P Wallace**

Printed name

**Mike Wallace, PC**

Firm name

**9399 E State Hwy. 204**

Number              Street

**Jacksonville**

City

**TX**

State              ZIP Code

**75766-4909**

Contact phone (903) 683-2018

Email address mike@wallacebankruptcy.com

**20771030**

Bar number

**TX**

State

Fill in this information to identify your case and this filing:

|   |                                  |             |              |
|---|----------------------------------|-------------|--------------|
| Debtor 1                                | <u>Pedro</u>                     | <u>E</u>    | <u>Loera</u> |
|   | First Name                       | Middle Name | Last Name    |
| Debtor 2<br>(Spouse, if filing)         | <u>Laura</u>                     | <u>N</u>    | <u>Loera</u> |
|   | First Name                       | Middle Name | Last Name    |
| United States Bankruptcy Court for the: | <u>Eastern District of Texas</u> |             |              |
| Case number                             | _____                            |             |              |

Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

##### 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

###### 1.1 BLOCK 678-J LOT 1

Street address, if available, or other description

1513 E Don St

Tyler, TX 75701-2322

City

State

ZIP Code

Smith

County

**What is the property?** Check all that apply.

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

\$182,000.00

Current value of the portion you own?

\$182,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Homestead

Check if this is community property (see instructions)

**Who has an interest in the property?** Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:** \_\_\_\_\_

##### 2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....



\$182,000.00

|          |            |             |           |                              |
|----------|------------|-------------|-----------|------------------------------|
| Debtor 1 | Pedro      | E           | Loera     | Case number (if known) _____ |
| Debtor 2 | Laura      | N           | Loera     |                              |
|          | First Name | Middle Name | Last Name |                              |

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.**

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

No  
 Yes

3.1 Make: GMC

**Who has an interest in the property?** Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Model: 2500

**Current value of the entire property?**

\$3,000.00

**Current value of the portion you own?**

\$3,000.00

Year: 2012

**Check if this is community property**  
(see instructions)

Approximate mileage: 250000

If you own or have more than one, list here:

3.2 Make: Dodge

**Who has an interest in the property?** Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Model: 1500

**Current value of the entire property?**

\$2,500.00

**Current value of the portion you own?**

\$2,500.00

Year: 2008

**Check if this is community property**  
(see instructions)

Approximate mileage: 275000

3.3 Make: Audi

**Who has an interest in the property?** Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Model: SQ5

**Current value of the entire property?**

\$32,978.00

**Current value of the portion you own?**

\$32,978.00

Year: 2018

**Check if this is community property**  
(see instructions)

Approximate mileage: 36000

Debtor 1  
Debtor 2

|            |             |           |
|------------|-------------|-----------|
| Pedro      | E           | Loera     |
| Laura      | N           | Loera     |
| First Name | Middle Name | Last Name |

Case number (if known) \_\_\_\_\_

3.4 Make:

Dodge

**Who has an interest in the property?** Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Model:

1500

Year:

2015

Approximate mileage:

63000

Other information:

**Check if this is community property**  
(see instructions)

Current value of the entire property?

\$5,500.00

Current value of the portion you own?

\$5,500.00

3.5 Make:

Dodge

**Who has an interest in the property?** Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Model:

Challenger

Year:

2015

Approximate mileage:

50000

Other information:

Son is a Co-Debtor and he makes the payments

**Check if this is community property**  
(see instructions)

Current value of the entire property?

\$9,500.00

Current value of the portion you own?

\$0.00

3.6 Make:

Honda

**Who has an interest in the property?** Check one.

- Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Model:

Civic

Year:

2021

Approximate mileage:

13000

Other information:

**Check if this is community property**  
(see instructions)

Current value of the entire property?

\$26,000.00

Current value of the portion you own?

\$26,000.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- No  
 Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....

→ \$69,978.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

|                      |                |             |                |                              |
|----------------------|----------------|-------------|----------------|------------------------------|
| Debtor 1<br>Debtor 2 | Pedro<br>Laura | E<br>N      | Loera<br>Loera | Case number (if known) _____ |
|                      | First Name     | Middle Name | Last Name      |                              |

**6. Household goods and furnishings**

*Examples:* Major appliances, furniture, linens, china, kitchenware

No  
 Yes. Describe.....

See Attached.

**\$3,750.00**

**7. Electronics**

*Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No  
 Yes. Describe.....

Televisions and other miscellaneous electronic items

**\$1,200.00**

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No  
 Yes. Describe.....

\_\_\_\_\_

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No  
 Yes. Describe.....

\_\_\_\_\_

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

No  
 Yes. Describe.....

\_\_\_\_\_

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No  
 Yes. Describe.....

Clothing and miscellaneous wearing apparel **\$1,000.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No  
 Yes. Describe.....

See Attached. **\$750.00**

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

No  
 Yes. Describe.....

\_\_\_\_\_

|                      |                            |                             |   |                              |
|----------------------|----------------------------|-----------------------------|---|------------------------------|
| Debtor 1<br>Debtor 2 | First Name<br><u>Pedro</u> | Middle Name<br><u>Laura</u> | Last Name<br><u>E</u><br><u>N</u><br><u>Loera</u><br><u>Loera</u> | Case number (if known) _____ |
|----------------------|----------------------------|-----------------------------|---|------------------------------|

**14. Any other personal and household items you did not already list, including any health aids you did not list**

No  
 Yes. Describe.....

|  |  |  |
|--|--|--|
|  |  |  |
|--|--|--|

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here..... →**

**\$6,700.00**

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?  
Do not deduct secured claims or exemptions.**

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No  
 Yes..... Cash.....

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No  
 Yes.....

Institution name:

|                         |  |                 |
|-------------------------|--|-----------------|
| 17.1. Savings account:  | <u>American State Bank Account #7931</u> | <u>\$0.00</u>   |
| 17.2. Checking account: | <u>American State Bank Account #6550</u> | <u>\$403.36</u> |
| 17.3. Checking account: | <u>Southside Bank Account #8886</u>      | <u>\$397.96</u> |
| 17.4. Checking account: | <u>American State Bank Account #6380</u> | <u>\$85.99</u>  |
| 17.5. Checking account: | <u>Kelly Community CU Account #9606</u>  | <u>\$1.00</u>   |

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

No  
 Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

No  
 Yes. Give specific information about them.....

Name of entity: \_\_\_\_\_ % of ownership: \_\_\_\_\_

|                      |                |             |                |                              |
|----------------------|----------------|-------------|----------------|------------------------------|
| Debtor 1<br>Debtor 2 | Pedro<br>Laura | E<br>N      | Loera<br>Loera | Case number (if known) _____ |
|                      | First Name     | Middle Name | Last Name      |                              |

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

No

Yes. Give specific information about them.....

Issuer name:

---

---

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No

Yes. List each account separately.

Type of account:

Institution name:

401(k) or similar plan:

---

---

Pension plan:

---

---

IRA:

---

---

Retirement account:

---

---

Keogh:

---

---

Additional account:

---

---

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes.....

Institution name or individual:

Electric:

---

---

Gas:

---

---

Heating oil:

---

---

Security deposit on rental unit:

---

---

Prepaid rent:

---

---

Telephone:

---

---

|                      |                |             |                |                              |
|----------------------|----------------|-------------|----------------|------------------------------|
| Debtor 1<br>Debtor 2 | Pedro<br>Laura | E<br>N      | Loera<br>Loera | Case number (if known) _____ |
|                      | First Name     | Middle Name | Last Name      |                              |

Water: \_\_\_\_\_

Rented furniture: \_\_\_\_\_

Other: \_\_\_\_\_

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

No  
 Yes.....

Issuer name and description:  
\_\_\_\_\_  
\_\_\_\_\_

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No  
 Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):  
\_\_\_\_\_  
\_\_\_\_\_

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

No  
 Yes. Give specific information about them....

\_\_\_\_\_

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No  
 Yes. Give specific information about them....

\_\_\_\_\_

**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No  
 Yes. Give specific information about them....

\_\_\_\_\_

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

|                      |                |             |                |                              |
|----------------------|----------------|-------------|----------------|------------------------------|
| Debtor 1<br>Debtor 2 | Pedro<br>Laura | E<br>N      | Loera<br>Loera | Case number (if known) _____ |
|                      | First Name     | Middle Name | Last Name      |                              |

**28. Tax refunds owed to you**

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal: \_\_\_\_\_

State: \_\_\_\_\_

Local: \_\_\_\_\_

**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information.....

Alimony: \_\_\_\_\_

Maintenance: \_\_\_\_\_

Support: \_\_\_\_\_

Divorce settlement: \_\_\_\_\_

Property settlement: \_\_\_\_\_

**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information.....

\_\_\_\_\_

**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company of each policy and list its value....

Company name: \_\_\_\_\_

Beneficiary: \_\_\_\_\_

Surrender or refund value: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No

Yes. Give specific information.....

\_\_\_\_\_

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No

Yes. Describe each claim.....

\_\_\_\_\_

|                      |                            |                             |   |                              |
|----------------------|----------------------------|-----------------------------|---|------------------------------|
| Debtor 1<br>Debtor 2 | First Name<br><u>Pedro</u> | Middle Name<br><u>Laura</u> | Last Name<br><u>E</u><br><u>N</u><br><u>Loera</u><br><u>Loera</u> | Case number (if known) _____ |
|----------------------|----------------------------|-----------------------------|---|------------------------------|

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No

Yes. Describe each claim.....

|  |  |  |
|--|--|--|
|  |  |  |
|--|--|--|

35. Any financial assets you did not already list

No

Yes. Give specific information.....

|  |  |  |
|--|--|--|
|  |  |  |
|--|--|--|

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here..... →

**\$888.31**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.

Yes. Go to line 38.

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

No

Yes. Describe.....

|  |  |  |
|--|--|--|
|  |  |  |
|--|--|--|

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

No

Yes. Describe.....

|  |  |  |
|--|--|--|
|  |  |  |
|--|--|--|

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

No

Yes. Describe.....

|  |  |                   |
|--|--|-------------------|
|  |  | <b>\$2,500.00</b> |
|--|--|-------------------|

41. Inventory

No

Yes. Describe.....

|  |  |  |
|--|--|--|
|  |  |  |
|--|--|--|

42. Interests in partnerships or joint ventures

No

Yes. Describe.....

Name of entity:

% of ownership:

Debtor 1 Pedro E Loera  
Debtor 2 Laura N Loera  
First Name Middle Name Last Name Case number (if known) \_\_\_\_\_

\_\_\_\_\_ %

43. Customer lists, mailing lists, or other compilations

No

Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

No

Yes. Describe.....

\_\_\_\_\_

44. Any business-related property you did not already list

No

Yes. Give specific information.....

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here..... →

**\$2,500.00**

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.  
**If you own or have an interest in farmland, list it in Part 1.**

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.

Yes. Go to line 47.

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

No

Yes.....

\_\_\_\_\_

48. Crops—either growing or harvested

No

Yes. Give specific information.....

\_\_\_\_\_

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

No

Yes.....

\_\_\_\_\_

50. Farm and fishing supplies, chemicals, and feed

No

Yes.....

\_\_\_\_\_



Debtor 1  
Debtor 2

|            |             |           |
|------------|-------------|-----------|
| Pedro      | E           | Loera     |
| Laura      | N           | Loera     |
| First Name | Middle Name | Last Name |

Case number (if known) \_\_\_\_\_

## SCHEDULE A/B: PROPERTY

Continuation Page

6. Household goods and furnishings

|  |                   |
|--|-------------------|
| <u>Miscellaneous Living, Dining, Bedroom and Outdoor Furniture (No one item valued at more than \$300.00)</u>  | <u>\$1,000.00</u> |
| <u>Miscellaneous household items including linens, towels, cookware, small appliances, flatware and dishes</u> | <u>\$750.00</u>   |
| <u>Refrigerator/Freezer</u>  | <u>\$500.00</u>   |
| <u>Washer/ Dryer</u>   | <u>\$500.00</u>   |
| <u>Miscellaneous Yard Equipment</u>  | <u>\$250.00</u>   |
| <u>Miscellaneous Hand and Power Tools</u>  | <u>\$250.00</u>   |
| <u>Gym Equipment</u>   | <u>\$500.00</u>   |

12. Jewelry

|                                      |                 |
|--------------------------------------|-----------------|
| <u>Miscellaneous costume jewelry</u> | <u>\$250.00</u> |
| <u>Wedding Band</u>                  | <u>\$500.00</u> |

Fill in this information to identify your case:

|   |                                  |             |              |
|---|----------------------------------|-------------|--------------|
| Debtor 1                                | <u>Pedro</u>                     | <u>E</u>    | <u>Loera</u> |
|   | First Name                       | Middle Name | Last Name    |
| Debtor 2<br>(Spouse, if filing)         | <u>Laura</u>                     | <u>N</u>    | <u>Loera</u> |
|   | First Name                       | Middle Name | Last Name    |
| United States Bankruptcy Court for the: | <u>Eastern District of Texas</u> |             |              |
| Case number<br>(if known)               |                                  |             |              |

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

1.  You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on Schedule A/B that lists this property  | Current value of the portion you own | Amount of the exemption you claim   | Specific laws that allow exemption                        |
|--|--------------------------------------|---|---|
|  | Copy the value from Schedule A/B     | Check only one box for each exemption.  |   |
| Brief description:<br>BLOCK 678-J LOT 1<br>1513 E Don St Tyler, TX 75701-2322  | \$182,000.00                         | <input checked="" type="checkbox"/> \$89,702.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002 |
| Line from Schedule A/B: 1.1  |                                      |   |   |
| Brief description:<br>2012 GMC 2500  | \$3,000.00                           | <input checked="" type="checkbox"/> \$3,000.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit  | Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)                |
| Line from Schedule A/B: 3.1  |                                      |   |   |
| 3. Are you claiming a homestead exemption of more than \$189,050?  |                                      |   |   |
| (Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)  |                                      |   |   |
| <input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?<br><input type="checkbox"/> No<br><input type="checkbox"/> Yes |                                      |   |   |

|                      |                                     |                              |                                    |                              |
|----------------------|-------------------------------------|------------------------------|------------------------------------|------------------------------|
| Debtor 1<br>Debtor 2 | Pedro<br><u>Laura</u><br>First Name | E<br><u>N</u><br>Middle Name | Loera<br><u>Loera</u><br>Last Name | Case number (if known) _____ |
|----------------------|-------------------------------------|------------------------------|------------------------------------|------------------------------|

Part 2: Additional Page

| Brief description of the property and line on Schedule A/B that lists this property  | Current value of the portion you own<br>Copy the value from Schedule A/B | Amount of the exemption you claim<br><i>Check only one box for each exemption.</i>   | Specific laws that allow exemption            |
|--|--|--|---|
| Brief description:<br><u>2008 Dodge 1500</u>   | \$2,500.00   | <input checked="" type="checkbox"/> \$2,500.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Tex. Prop. Code §§ 42.001(a),<br>42.002(a)(4) |
| Line from Schedule A/B: <u>3.2</u>   |  |  |   |
| Brief description:<br><u>2018 Audi SQ5</u>   | \$32,978.00  | <input checked="" type="checkbox"/> \$6,711.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Tex. Prop. Code §§ 42.001(a),<br>42.002(a)(9) |
| Line from Schedule A/B: <u>3.3</u>   |  |  |   |
| Brief description:<br><u>2015 Dodge 1500</u>   | \$5,500.00   | <input checked="" type="checkbox"/> \$5,500.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Tex. Prop. Code §§ 42.001(a),<br>42.002(a)(4) |
| Line from Schedule A/B: <u>3.4</u>   |  |  |   |
| Brief description:<br><u>2015 Dodge Challenger</u><br>Son is a Co-Debtor and he makes the payments                                   | \$0.00   | <input checked="" type="checkbox"/> \$0.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit     | Tex. Prop. Code §§ 42.001(a),<br>42.002(a)(9) |
| Line from Schedule A/B: <u>3.5</u>   |  |  |   |
| Brief description:<br><u>2021 Honda Civic</u>  | \$26,000.00  | <input checked="" type="checkbox"/> \$1,408.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Tex. Prop. Code §§ 42.001(a),<br>42.002(a)(9) |
| Line from Schedule A/B: <u>3.6</u>   |  |  |   |
| Brief description:<br><u>Miscellaneous Living, Dining, Bedroom and Outdoor Furniture (No one item valued at more than \$300.00)</u>  | \$1,000.00   | <input checked="" type="checkbox"/> \$1,000.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Tex. Prop. Code §§ 42.001(a),<br>42.002(a)(1) |
| Line from Schedule A/B: <u>6</u>   |  |  |   |
| Brief description:<br><u>Miscellaneous household items including linens, towels, cookware, small appliances, flatware and dishes</u> | \$750.00   | <input checked="" type="checkbox"/> \$750.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | Tex. Prop. Code §§ 42.001(a),<br>42.002(a)(1) |
| Line from Schedule A/B: <u>6</u>   |  |  |   |
| Brief description:<br><u>Refrigerator/Freezer</u>  | \$500.00   | <input checked="" type="checkbox"/> \$500.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | Tex. Prop. Code §§ 42.001(a),<br>42.002(a)(1) |
| Line from Schedule A/B: <u>6</u>   |  |  |   |

|                        |                       |               |                       |                              |
|------------------------|-----------------------|---------------|-----------------------|------------------------------|
| Debtor 1<br>First Name | Pedro<br><u>Laura</u> | E<br><u>N</u> | Loera<br><u>Loera</u> | Case number (if known) _____ |
| Debtor 2               |                       |               |                       |                              |

**Part 2: Additional Page**

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own<br>Copy the value from Schedule A/B | Amount of the exemption you claim<br><i>Check only one box for each exemption.</i>   | Specific laws that allow exemption            |
|---|--|--|---|
| Brief description:<br><u>Washer/ Dryer</u>  | \$500.00   | <input checked="" type="checkbox"/> \$500.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | Tex. Prop. Code §§ 42.001(a),<br>42.002(a)(1) |
| Line from Schedule A/B: <u>6</u>  |  |  |   |
| Brief description:<br><u>Miscellaneous Yard Equipment</u>                           | \$250.00   | <input checked="" type="checkbox"/> \$250.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | Tex. Prop. Code §§ 42.001(a),<br>42.002(a)(1) |
| Line from Schedule A/B: <u>6</u>  |  |  |   |
| Brief description:<br><u>Miscellaneous Hand and Power Tools</u>                     | \$250.00   | <input checked="" type="checkbox"/> \$250.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | Tex. Prop. Code §§ 42.001(a),<br>42.002(a)(1) |
| Line from Schedule A/B: <u>6</u>  |  |  |   |
| Brief description:<br><u>Gym Equipment</u>  | \$500.00   | <input checked="" type="checkbox"/> \$500.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | Tex. Prop. Code §§ 42.001(a),<br>42.002(a)(1) |
| Line from Schedule A/B: <u>6</u>  |  |  |   |
| Brief description:<br><u>Televisions and other miscellaneous electronic items</u>   | \$1,200.00   | <input checked="" type="checkbox"/> \$1,200.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Tex. Prop. Code §§ 42.001(a),<br>42.002(a)(1) |
| Line from Schedule A/B: <u>7</u>  |  |  |   |
| Brief description:<br><u>Clothing and miscellaneous wearing apparel</u>             | \$1,000.00   | <input checked="" type="checkbox"/> \$1,000.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | Tex. Prop. Code §§ 42.001(a),<br>42.002(a)(5) |
| Line from Schedule A/B: <u>11</u>   |  |  |   |
| Brief description:<br><u>Miscellaneous costume jewelry</u>                          | \$250.00   | <input checked="" type="checkbox"/> \$250.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | Tex. Prop. Code §§ 42.001(a),<br>42.002(a)(6) |
| Line from Schedule A/B: <u>12</u>   |  |  |   |
| Brief description:<br><u>Wedding Band</u>   | \$500.00   | <input checked="" type="checkbox"/> \$500.00<br><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit   | Tex. Prop. Code §§ 42.001(a),<br>42.002(a)(6) |
| Line from Schedule A/B: <u>12</u>   |  |  |   |

Debtor 1 Pedro E Loera  
Debtor 2 Laura N Loera  
First Name Middle Name Last Name Case number (if known) \_\_\_\_\_

Part 2: Additional Page

| Brief description of the property and line on Schedule A/B that lists this property   | Current value of the portion you own<br><i>Copy the value from Schedule A/B</i> | Amount of the exemption you claim<br><i>Check only one box for each exemption.</i>   | Specific laws that allow exemption   |
|---|---|--|--|
| <p>Brief description:</p> <p>Miscellaneous Painting Equipment &amp; Supplies,<br/>including ladders, hand tools, and power tools</p> <p>Line from<br/>Schedule A/B: <u>40.1</u></p> | <p><u>\$2,500.00</u></p>  | <p><input checked="" type="checkbox"/> \$2,500.00<br/><input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit</p> | <p><u>Tex. Prop. Code §§ 42.001(a),<br/>42.002(a)(4)</u></p> <p>_____</p> <p>_____</p> |

IN RE: **Loera, Pedro E**  
**Loera, Laura N**

CASE NO

CHAPTER **Chapter 13**

**SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)**

**Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

| No. | Category   | Gross Property Value | Total Encumbrances | Total Equity | Total Amount Exempt | Total Amount Non-Exempt |
|-----|--|----------------------|--------------------|--------------|---------------------|-------------------------|
| 1.  | Real Estate  | \$182,000.00         | \$92,298.00        | \$89,702.00  | \$89,702.00         | \$0.00                  |
| 3.  | Motor vehicle  | \$69,978.00          | \$50,859.00        | \$19,119.00  | \$19,119.00         | \$0.00                  |
| 4.  | Watercraft, trailers, motors homes, and accessories                                  | \$0.00               | \$0.00             | \$0.00       | \$0.00              | \$0.00                  |
| 6.  | Household goods and furnishings  | \$3,750.00           | \$0.00             | \$3,750.00   | \$3,750.00          | \$0.00                  |
| 7.  | Electronics  | \$1,200.00           | \$0.00             | \$1,200.00   | \$1,200.00          | \$0.00                  |
| 8.  | Collectibles of value  | \$0.00               | \$0.00             | \$0.00       | \$0.00              | \$0.00                  |
| 9.  | Equipment for sports and hobbies   | \$0.00               | \$0.00             | \$0.00       | \$0.00              | \$0.00                  |
| 10. | Firearms   | \$0.00               | \$0.00             | \$0.00       | \$0.00              | \$0.00                  |
| 11. | Clothes  | \$1,000.00           | \$0.00             | \$1,000.00   | \$1,000.00          | \$0.00                  |
| 12. | Jewelry  | \$750.00             | \$0.00             | \$750.00     | \$750.00            | \$0.00                  |
| 13. | Nonfarm animals  | \$0.00               | \$0.00             | \$0.00       | \$0.00              | \$0.00                  |
| 14. | Other  | \$0.00               | \$0.00             | \$0.00       | \$0.00              | \$0.00                  |
| 16. | Cash   | \$0.00               | \$0.00             | \$0.00       | \$0.00              | \$0.00                  |
| 17. | Deposits of money  | \$888.31             | \$0.00             | \$888.31     | \$0.00              | \$888.31                |
| 18. | Bonds, mutual funds, or publicly traded stocks                                       | \$0.00               | \$0.00             | \$0.00       | \$0.00              | \$0.00                  |
| 19. | Business Interests, LLC's, Partnerships, Joint Ventures and Nonpublicly traded stock | \$0.00               | \$0.00             | \$0.00       | \$0.00              | \$0.00                  |
| 20. | Bonds and other financial instruments  | \$0.00               | \$0.00             | \$0.00       | \$0.00              | \$0.00                  |
| 21. | Retirement or pension accounts   | \$0.00               | \$0.00             | \$0.00       | \$0.00              | \$0.00                  |
| 22. | Security deposits and prepayments  | \$0.00               | \$0.00             | \$0.00       | \$0.00              | \$0.00                  |
| 23. | Annuities  | \$0.00               | \$0.00             | \$0.00       | \$0.00              | \$0.00                  |
| 24. | Interest in a qualified education fund, such as an education IRA                     | \$0.00               | \$0.00             | \$0.00       | \$0.00              | \$0.00                  |
| 25. | Trusts, equitable or future interests in property                                    | \$0.00               | \$0.00             | \$0.00       | \$0.00              | \$0.00                  |
| 26. | Copyrights, trademarks, websites and other intellectual property                     | \$0.00               | \$0.00             | \$0.00       | \$0.00              | \$0.00                  |
| 27. | Licenses, Franchises, and other general intangibles                                  | \$0.00               | \$0.00             | \$0.00       | \$0.00              | \$0.00                  |
| 28. | Tax refunds  | \$0.00               | \$0.00             | \$0.00       | \$0.00              | \$0.00                  |
| 29. | Family support   | \$0.00               | \$0.00             | \$0.00       | \$0.00              | \$0.00                  |
| 30. | Other amounts owed to the debtor   | \$0.00               | \$0.00             | \$0.00       | \$0.00              | \$0.00                  |
| 31. | Insurance policies   | \$0.00               | \$0.00             | \$0.00       | \$0.00              | \$0.00                  |
| 32. | Interest in property from deceased   | \$0.00               | \$0.00             | \$0.00       | \$0.00              | \$0.00                  |
| 33. | Claims against third parties   | \$0.00               | \$0.00             | \$0.00       | \$0.00              | \$0.00                  |

IN RE: **Loera, Pedro E**  
**Loera, Laura N**

CASE NO

CHAPTER **Chapter13**

**SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)**

*Continuation Sheet #1*

**Exemption Totals by Category:**

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

| No.            | Category   | Gross Property Value | Total Encumbrances  | Total Equity        | Total Amount Exempt | Total Amount Non-Exempt |
|----------------|--|----------------------|---------------------|---------------------|---------------------|-------------------------|
| 34.            | All other claims, includes contingent/unliquidated claims, counter claims, and creditor set offs | \$0.00               | \$0.00              | \$0.00              | \$0.00              | \$0.00                  |
| 35.            | Other financial asset  | \$0.00               | \$0.00              | \$0.00              | \$0.00              | \$0.00                  |
| 38.            | Accounts receivable  | \$0.00               | \$0.00              | \$0.00              | \$0.00              | \$0.00                  |
| 39.            | Office equipment, furnishings, and supplies  | \$0.00               | \$0.00              | \$0.00              | \$0.00              | \$0.00                  |
| 40.            | Machinery, fixtures and equipment  | \$2,500.00           | \$0.00              | \$2,500.00          | \$2,500.00          | \$0.00                  |
| 41.            | Inventory  | \$0.00               | \$0.00              | \$0.00              | \$0.00              | \$0.00                  |
| 42.            | Interests in partnerships or joint ventures  | \$0.00               | \$0.00              | \$0.00              | \$0.00              | \$0.00                  |
| 43.            | Customer lists   | \$0.00               | \$0.00              | \$0.00              | \$0.00              | \$0.00                  |
| 44.            | Other businessrelated property   | \$0.00               | \$0.00              | \$0.00              | \$0.00              | \$0.00                  |
| 47.            | Farm animals   | \$0.00               | \$0.00              | \$0.00              | \$0.00              | \$0.00                  |
| 48.            | Crops  | \$0.00               | \$0.00              | \$0.00              | \$0.00              | \$0.00                  |
| 49.            | Equipment  | \$0.00               | \$0.00              | \$0.00              | \$0.00              | \$0.00                  |
| 50.            | Supplies   | \$0.00               | \$0.00              | \$0.00              | \$0.00              | \$0.00                  |
| 51.            | Other farm or fishing related property   | \$0.00               | \$0.00              | \$0.00              | \$0.00              | \$0.00                  |
| 53.            | Other Assets   | \$0.00               | \$0.00              | \$0.00              | \$0.00              | \$0.00                  |
| <b>TOTALS:</b> |  | <b>\$262,066.31</b>  | <b>\$143,157.00</b> | <b>\$118,909.31</b> | <b>\$118,021.00</b> | <b>\$888.31</b>         |

IN RE: **Loera, Pedro E**  
**Loera, Laura N**

CASE NO  
 CHAPTER **Chapter13**

**SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)**

*Continuation Sheet #2*

**Surrendered Property:**

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder

| Property Description            | Market Value | Lien   | Equity |
|---------------------------------|--------------|--------|--------|
| <b><u>Real Property</u></b>     |              |        |        |
| (None)                          |              |        |        |
| <b><u>Personal Property</u></b> |              |        |        |
| (None)                          |              |        |        |
| <b>TOTALS:</b>                  | \$0.00       | \$0.00 | \$0.00 |

**Non-exempt Property by Item:**

The following property, or a portion thereof, is non-exempt.

| Property Description                                  | Market Value        | Lien                | Equity              | Non-Exempt Amount |
|---|---------------------|---------------------|---------------------|-------------------|
| <b><u>Real Property</u></b>                           |                     |                     |                     |                   |
| (None)  |                     |                     |                     |                   |
| <b><u>Personal Property</u></b>                       |                     |                     |                     |                   |
| American State Bank Account #6550<br>Checking account | \$403.36            |                     | \$403.36            | \$403.36          |
| Southside Bank Account #8886<br>Checking account      | \$397.96            |                     | \$397.96            | \$397.96          |
| American State Bank Account #6380<br>Checking account | \$85.99             |                     | \$85.99             | \$85.99           |
| Kelly Community CU Account #9606<br>Checking account  | \$1.00              |                     | \$1.00              | \$1.00            |
| <b>TOTALS:</b>  | <b>\$262,066.31</b> | <b>\$143,157.00</b> | <b>\$118,909.31</b> | <b>\$888.31</b>   |

| <b>Summary</b>   |                     |
|--|---------------------|
| A. Gross Property Value (not including surrendered property)         | <b>\$262,066.31</b> |
| B. Gross Property Value of Surrendered Property                      | <b>\$0.00</b>       |
| C. Total Gross Property Value (A+B)                                  | <b>\$262,066.31</b> |
| D. Gross Amount of Encumbrances (not including surrendered property) | <b>\$143,157.00</b> |
| E. Gross Amount of Encumbrances on Surrendered Property              | <b>\$0.00</b>       |
| F. Total Gross Encumbrances (D+E)                                    | <b>\$143,157.00</b> |
| G. Total Equity (not including surrendered property) / (A-D)         | <b>\$118,909.31</b> |
| H. Total Equity in surrendered items (B-E)                           | <b>\$0.00</b>       |
| I. Total Equity (C-F)  | <b>\$118,909.31</b> |
| J. Total Exemptions Claimed  | <b>\$118,021.00</b> |
| K. Total Non-Exempt Property Remaining (G-J)                         | <b>\$888.31</b>     |

Fill in this information to identify your case:

|   |                                  |             |              |
|---|----------------------------------|-------------|--------------|
| Debtor 1                                | <u>Pedro</u>                     | <u>E</u>    | <u>Loera</u> |
|   | First Name                       | Middle Name | Last Name    |
| Debtor 2<br>(Spouse, if filing)         | <u>Laura</u>                     | <u>N</u>    | <u>Loera</u> |
|   | First Name                       | Middle Name | Last Name    |
| United States Bankruptcy Court for the: | <u>Eastern District of Texas</u> |             |              |
| Case number<br>(if known)               |                                  |             |              |

Check if this is an amended filing

## Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

#### 1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

#### Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

| Column A        | Column B                                     | Column C                 |
|-----------------|--|--------------------------|
| Amount of claim | Value of collateral that supports this claim | Unsecured portion if any |
|                 |  |                          |

|  |   |   |            |        |            |
|--|---|---|------------|--------|------------|
| 2.1  | <u>Fifth Third Bank</u><br>Creditor's Name<br><br><u>PO Box 630778</u><br>Number Street<br><br><u>Cincinnati, OH 45263</u><br>City State ZIP Code | <b>Describe the property that secures the claim:</b><br><br>2015 Dodge Challenger<br>Son is a Co-Debtor and he makes the payments | \$9,744.00 | \$0.00 | \$9,744.00 |
| <b>As of the date you file, the claim is:</b> Check all that apply.<br><br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed   |   |   |            |        |            |
| <b>Nature of lien.</b> Check all that apply.<br><br><input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)<br><input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)<br><input type="checkbox"/> Judgment lien from a lawsuit<br><input type="checkbox"/> Other (including a right to offset) |   |   |            |        |            |
| Last 4 digits of account number <u>1 9 9 5</u>   |   |   |            |        |            |
| Add the dollar value of your entries in Column A on this page. Write that number here: <u>\$9,744.00</u>   |   |   |            |        |            |

Debtor 1  
Debtor 2

Pedro E Loera  
Laura N Loera  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

Part 1:

**Additional Page**

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

| Column A                               | Column B  | Column C                        |
|--|---|---------------------------------|
| <b>Amount of claim</b>                 | <b>Value of collateral that supports this claim</b> | <b>Unsecured portion if any</b> |
| Do not deduct the value of collateral. |   |                                 |

|   |   |   |  |
|---|---|---|--|
| 2.2   | <p><u>Midland Mortgage Co</u><br/>Creditor's Name<br/><u>Attn: Customer Service/Bankruptcy</u><br/><u>PO Box 26648</u><br/>Number Street<br/><u>Oklahoma City, OK 73216-0648</u><br/>City State ZIP Code</p> <p><b>Who owes the debt?</b> Check one.<br/> <input type="checkbox"/> Debtor 1 only<br/> <input type="checkbox"/> Debtor 2 only<br/> <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br/> <input type="checkbox"/> At least one of the debtors and another<br/> <input type="checkbox"/> <b>Check if this claim relates to a community debt</b></p> <p><b>Date debt was incurred</b><br/><u>10/1/2007</u></p> | <p><b>Describe the property that secures the claim:</b><br/>BLOCK 678-J LOT 1<br/>1513 E Don St Tyler, TX 75701-2322</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.<br/> <input type="checkbox"/> Contingent<br/> <input type="checkbox"/> Unliquidated<br/> <input type="checkbox"/> Disputed</p> <p><b>Nature of lien.</b> Check all that apply.<br/> <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)<br/> <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)<br/> <input type="checkbox"/> Judgment lien from a lawsuit<br/> <input type="checkbox"/> Other (including a right to offset)</p> <p><b>Last 4 digits of account number</b> <u>1 4 8 3</u></p>                       | <u>\$92,298.00</u> <u>\$182,000.00</u> <u>\$0.00</u> |
| 2.3   | <p><u>Santander Consumer USA Inc.</u><br/>Creditor's Name<br/><u>1601 Elm St Ste 800</u><br/>Number Street<br/><u>Dallas, TX 75201-7260</u><br/>City State ZIP Code</p> <p><b>Who owes the debt?</b> Check one.<br/> <input type="checkbox"/> Debtor 1 only<br/> <input type="checkbox"/> Debtor 2 only<br/> <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br/> <input type="checkbox"/> At least one of the debtors and another<br/> <input type="checkbox"/> <b>Check if this claim relates to a community debt</b></p> <p><b>Date debt was incurred</b><br/><u>3/1/2021</u></p>                                       | <p><b>Describe the property that secures the claim:</b><br/>2021 Honda Civic</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.<br/> <input type="checkbox"/> Contingent<br/> <input type="checkbox"/> Unliquidated<br/> <input type="checkbox"/> Disputed</p> <p><b>Nature of lien.</b> Check all that apply.<br/> <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)<br/> <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)<br/> <input type="checkbox"/> Judgment lien from a lawsuit<br/> <input type="checkbox"/> Other (including a right to offset)</p> <p><b>Last 4 digits of account number</b> <u>1 0 0 0</u></p> <p><b>Remarks:</b> Payments are made by Debtors' Daughter</p> | <u>\$24,592.00</u> <u>\$26,000.00</u> <u>\$0.00</u>  |
| <p>Add the dollar value of your entries in Column A on this page. Write that number here:</p> |   |   | <u>\$116,890.00</u>                                  |

Debtor 1  
Debtor 2

|              |             |              |
|--------------|-------------|--------------|
| <u>Pedro</u> | <u>E</u>    | <u>Loera</u> |
| <u>Laura</u> | <u>N</u>    | <u>Loera</u> |
| First Name   | Middle Name | Last Name    |

Case number (if known) \_\_\_\_\_

|  |  |   |
|--|--|---|
| Part 1:  | <p>Additional Page<br/>After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.</p>  | <p><b>Column A</b><br/><b>Amount of claim</b><br/>Do not deduct the value of collateral.</p> <p><b>Column B</b><br/><b>Value of collateral that supports this claim</b></p> <p><b>Column C</b><br/><b>Unsecured portion if any</b></p>  |
| 2.4 US Bank  | <p>Creditor's Name<br/>PO Box 2188<br/>Number Street<br/>Osh Kosh, WI 54903-2188<br/>City State ZIP Code</p> <p><b>Who owes the debt?</b> Check one.<br/> <input type="checkbox"/> Debtor 1 only<br/> <input type="checkbox"/> Debtor 2 only<br/> <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br/> <input type="checkbox"/> At least one of the debtors and another<br/> <input type="checkbox"/> <b>Check if this claim relates to a community debt</b></p> <p><b>Date debt was incurred</b><br/>10/1/2017</p> | <p><b>Describe the property that secures the claim:</b><br/>2018 Audi SQ5</p> <p><b>As of the date you file, the claim is:</b> Check all that apply.<br/> <input type="checkbox"/> Contingent<br/> <input type="checkbox"/> Unliquidated<br/> <input type="checkbox"/> Disputed</p> <p><b>Nature of lien.</b> Check all that apply.<br/> <input checked="" type="checkbox"/> An agreement you made (such as mortgage or secured car loan)<br/> <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)<br/> <input type="checkbox"/> Judgment lien from a lawsuit<br/> <input type="checkbox"/> Other (including a right to offset)</p> |
|  |  | \$26,267.00      \$32,978.00      \$0.00  |
| <p>Last 4 digits of account number <u>8_0_3_8</u></p> <p>Add the dollar value of your entries in Column A on this page. Write that number here: <u>\$26,267.00</u></p> <p>If this is the last page of your form, add the dollar value totals from all pages. Write that number here: <u>\$152,901.00</u></p> |  |   |

Debtor 1 Pedro E Loera  
Debtor 2 Laura N Loera  
First Name Middle Name Last Name Case number (if known) \_\_\_\_\_

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

|                            |                        |   |
|----------------------------|------------------------|---|
| <input type="checkbox"/> 1 | Santander Consumer USA | On which line in Part 1 did you enter the creditor? <u>3</u>                            |
| Name                       |                        |   |
| Po Box 660633              |                        | Last 4 digits of account number <u>      </u> <u>      </u> <u>      </u> <u>      </u> |
| Number                     | Street                 |   |
| <hr/>                      |                        |   |
| Dallas, TX 75266-0633      |                        |   |
| City                       | State                  | ZIP Code  |

Fill in this information to identify your case:

|   |                                  |             |              |
|---|----------------------------------|-------------|--------------|
| Debtor 1                                | <b>Pedro</b>                     | <b>E</b>    | <b>Loera</b> |
|   | First Name                       | Middle Name | Last Name    |
| Debtor 2<br>(Spouse, if filing)         | <b>Laura</b>                     | <b>N</b>    | <b>Loera</b> |
|   | First Name                       | Middle Name | Last Name    |
| United States Bankruptcy Court for the: | <b>Eastern District of Texas</b> |             |              |
| Case number<br>(if known)               |                                  |             |              |

Check if this is an amended filing

## Official Form 106E/F

### Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- No. Go to Part 2.  
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.  
(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

|  | Total claim  | Priority amount    | Nonpriority amount |                   |
|--|--|--------------------|--------------------|-------------------|
| 2.1 <b>Internal Revenue Service</b><br>Priority Creditor's Name<br><b>Centralized Insolvency Operations</b><br><b>PO Box 7346</b><br>Number Street<br><b>Philadelphia, PA 19101-7346</b><br>City State ZIP Code  | Last 4 digits of account number _____<br>When was the debt incurred? _____<br>As of the date you file, the claim is: Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed  | <b>\$12,800.00</b> | <b>\$3,290.00</b>  | <b>\$9,510.00</b> |
| <b>Who incurred the debt? Check one.</b><br><input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> <b>Check if this claim is for a community debt</b>            | Type of PRIORITY unsecured claim:<br><input type="checkbox"/> Domestic support obligations<br><input checked="" type="checkbox"/> Taxes and certain other debts you owe the government<br><input type="checkbox"/> Claims for death or personal injury while you were intoxicated<br><input type="checkbox"/> Other. Specify _____ |                    |                    |                   |
| <b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes   |  |                    |                    |                   |
| 2.2 <b>Mike Wallace, PC</b><br>Priority Creditor's Name<br><b>9399 E State Hwy. 204</b><br>Number Street<br><b>Jacksonville, TX 75766-4909</b><br>City State ZIP Code  | Last 4 digits of account number _____<br>When was the debt incurred? <b>02/07/2023</b><br>As of the date you file, the claim is: Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed  | <b>\$5,330.00</b>  | <b>\$5,330.00</b>  | <b>\$0.00</b>     |
| <b>Who incurred the debt? Check one.</b><br><input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input checked="" type="checkbox"/> <b>Check if this claim is for a community debt</b> | Type of PRIORITY unsecured claim:<br><input type="checkbox"/> Domestic support obligations<br><input type="checkbox"/> Taxes and certain other debts you owe the government<br><input type="checkbox"/> Claims for death or personal injury while you were intoxicated<br><input checked="" type="checkbox"/> Other. Specify _____ |                    |                    |                   |
| <b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No   |  |                    |                    |                   |

|                      |                |             |                |
|----------------------|----------------|-------------|----------------|
| Debtor 1<br>Debtor 2 | Pedro<br>Laura | E<br>N      | Loera<br>Loera |
|                      | First Name     | Middle Name | Last Name      |

Case number (if known) \_\_\_\_\_

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

**3. Do any creditors have nonpriority unsecured claims against you?**

- No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
 Yes.

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

|   |                               |  |  | Total claim   |
|---|-------------------------------|--|--|---|
| 4.1   | <u>Affirm, Inc.</u>           |  |  | <u>\$223.00</u>   |
| Nonpriority Creditor's Name   |                               |  |  | Last 4 digits of account number <u>1R3H</u>   |
| <u>Attn: Bankruptcy</u>   |                               |  |  | When was the debt incurred? <u>03/01/2022</u>   |
| <u>30 Isabella St , Floor 4</u>   |                               |  |  | As of the date you file, the claim is: Check all that apply.  |
| Number Street   |                               |  |  | <input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed   |
| <u>Pittsburgh, PA 15212</u>   |                               |  |  | City State ZIP Code   |
| <b>Who incurred the debt? Check one.</b>  |                               |  |  |   |
| <input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> <b>Check if this claim is for a community debt</b> |                               |  |  |   |
| <b>Is the claim subject to offset?</b>  |                               |  |  |   |
| <input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes  |                               |  |  |   |
|   |                               |  |  | Type of NONPRIORITY unsecured claim:  |
|   |                               |  |  | <input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <u>Account</u>       |
| 4.2   | <u>American First Finance</u> |  |  | <u>\$2,353.00</u>   |
| Nonpriority Creditor's Name   |                               |  |  | Last 4 digits of account number <u>0001</u>   |
| <u>Attn: Bankruptcy</u>   |                               |  |  | When was the debt incurred? <u>07/13/2022</u>   |
| <u>PO Box 565848</u>  |                               |  |  | As of the date you file, the claim is: Check all that apply.  |
| Number Street   |                               |  |  | <input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed   |
| <u>Dallas, TX 75356</u>   |                               |  |  | City State ZIP Code   |
| <b>Who incurred the debt? Check one.</b>  |                               |  |  |   |
| <input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> <b>Check if this claim is for a community debt</b> |                               |  |  |   |
| <b>Is the claim subject to offset?</b>  |                               |  |  |   |
| <input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes  |                               |  |  |   |
|   |                               |  |  | Type of NONPRIORITY unsecured claim:  |
|   |                               |  |  | <input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <u>Account</u>       |
| 4.3   | <u>Citibank/Best Buy</u>      |  |  | <u>\$1,727.00</u>   |
| Nonpriority Creditor's Name   |                               |  |  | Last 4 digits of account number <u>8587</u>   |
| <u>Centralized Bankruptcy</u>   |                               |  |  | When was the debt incurred? <u>05/01/2007</u>   |
| <u>PO Box 790040</u>  |                               |  |  | As of the date you file, the claim is: Check all that apply.  |
| Number Street   |                               |  |  | <input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed   |
| <u>Saint Louis, MO 63179</u>  |                               |  |  | City State ZIP Code   |
| <b>Who incurred the debt? Check one.</b>  |                               |  |  |   |
| <input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> <b>Check if this claim is for a community debt</b> |                               |  |  |   |
| <b>Is the claim subject to offset?</b>  |                               |  |  |   |
|   |                               |  |  | Type of NONPRIORITY unsecured claim:  |
|   |                               |  |  | <input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify <u>ChargeAccount</u> |

|                      |                |             |                |                              |
|----------------------|----------------|-------------|----------------|------------------------------|
| Debtor 1<br>Debtor 2 | Pedro<br>Laura | E<br>N      | Loera<br>Loera | Case number (if known) _____ |
|                      | First Name     | Middle Name | Last Name      |                              |

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

|     |  |   |            |
|-----|--|---|------------|
| 4.4 | <b>Credit One Bank</b><br>Nonpriority Creditor's Name<br><br><b>PO Box 60500</b><br>Number Street<br><br><b>City of Industry, CA 91716</b><br>City State ZIP Code  | Last 4 digits of account number <u>5545</u>   | \$587.00   |
|     | <b>Who incurred the debt?</b> Check one.<br><input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> <b>Check if this claim is for a community debt</b>            | When was the debt incurred? <u>07/01/2022</u>   |            |
|     | <b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes   | As of the date you file, the claim is: Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed   |            |
|     |  | Type of NONPRIORITY unsecured claim:<br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify<br><b>CreditCard</b>             |            |
| 4.5 | <b>East Texas Paint &amp; Supply</b><br>Nonpriority Creditor's Name<br><br><b>2115 E 5th St</b><br>Number Street<br><br><b>Tyler, TX 75701</b><br>City State ZIP Code  | Last 4 digits of account number <u>5639</u>   | \$2,500.00 |
|     | <b>Who incurred the debt?</b> Check one.<br><input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input checked="" type="checkbox"/> <b>Check if this claim is for a community debt</b> | When was the debt incurred? _____   |            |
|     | <b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes   | As of the date you file, the claim is: Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed   |            |
|     |  | Type of NONPRIORITY unsecured claim:<br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify<br><b>Business Trade Account</b> |            |
| 4.6 | <b>Fortiva</b><br>Nonpriority Creditor's Name<br><br><b>Po Box 10555</b><br>Number Street<br><br><b>Atlanta, GA 30348-5555</b><br>City State ZIP Code  | Last 4 digits of account number <u>2753</u>   | \$679.00   |
|     | <b>Who incurred the debt?</b> Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> <b>Check if this claim is for a community debt</b>            | When was the debt incurred? <u>10/01/2021</u>   |            |
|     | <b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes   | As of the date you file, the claim is: Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed   |            |
|     |  | Type of NONPRIORITY unsecured claim:<br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify<br><b>CreditCard</b>             |            |

|                      |                |             |                |                              |
|----------------------|----------------|-------------|----------------|------------------------------|
| Debtor 1<br>Debtor 2 | Pedro<br>Laura | E<br>N      | Loera<br>Loera | Case number (if known) _____ |
|                      | First Name     | Middle Name | Last Name      |                              |

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

|     |  |   |            |
|-----|--|---|------------|
| 4.7 | <b>Fortiva</b><br>Nonpriority Creditor's Name<br><br><b>Po Box 10555</b><br>Number Street<br><br><b>Atlanta, GA 30348-5555</b><br>City State ZIP Code  | Last 4 digits of account number <u>5397</u>   | \$1,403.00 |
|     | <b>Who incurred the debt?</b> Check one.<br><input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> <b>Check if this claim is for a community debt</b>            | When was the debt incurred? <u>05/01/2021</u>   |            |
|     | <b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes   | As of the date you file, the claim is: Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed   |            |
|     |  | Type of NONPRIORITY unsecured claim:<br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify<br><b>CreditCard</b>             |            |
| 4.8 | <b>Kelly-Moore Paint</b><br>Nonpriority Creditor's Name<br><br><b>4708 Troup Hwy</b><br>Number Street<br><br><b>Tyler, TX 75703-2353</b><br>City State ZIP Code  | Last 4 digits of account number <u>2900</u>   | \$2,500.00 |
|     | <b>Who incurred the debt?</b> Check one.<br><input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input checked="" type="checkbox"/> <b>Check if this claim is for a community debt</b> | When was the debt incurred? _____   |            |
|     | <b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes   | As of the date you file, the claim is: Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed   |            |
|     |  | Type of NONPRIORITY unsecured claim:<br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify<br><b>Business Trade Account</b> |            |
| 4.9 | <b>PayPal Credit</b><br>Nonpriority Creditor's Name<br><br><b>PO Box 105658</b><br>Number Street<br><br><b>Atlanta, GA 30348-5658</b><br>City State ZIP Code   | Last 4 digits of account number _____   | \$1,891.00 |
|     | <b>Who incurred the debt?</b> Check one.<br><input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input checked="" type="checkbox"/> <b>Check if this claim is for a community debt</b> | When was the debt incurred? <u>06/16/2021</u>   |            |
|     | <b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes   | As of the date you file, the claim is: Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed   |            |
|     |  | Type of NONPRIORITY unsecured claim:<br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify<br><b>Credit Card</b>            |            |

|                             |        |                |                              |
|-----------------------------|--------|----------------|------------------------------|
| Debtor 1<br>Pedro<br>Laura  | E<br>N | Loera<br>Loera | Case number (if known) _____ |
| First Name      Middle Name |        |                |                              |

**Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page**

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

|  |   |  |                    |
|--|---|--|--------------------|
| 4.10   | <b>Sherwin Williams</b><br>Nonpriority Creditor's Name<br><b>101 W Prospect Ave</b><br>Number Street<br><b>Cleveland, OH 44115-1093</b><br>City State ZIP Code                            | Last 4 digits of account number <u>2314</u><br>When was the debt incurred? _____<br>As of the date you file, the claim is: Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed  | <b>\$10,000.00</b> |
| <b>Who incurred the debt?</b> Check one.<br><input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input checked="" type="checkbox"/> <b>Check if this claim is for a community debt</b> |   | <b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify<br><b>Business Trade Account</b> |                    |
| <b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes   |   |  |                    |
| 4.11   | <b>Synchrony Bank/HHGregg</b><br>Nonpriority Creditor's Name<br><b>Attn: Bankruptcy</b><br><b>PO Box 965060</b><br>Number Street<br><b>Orlando, FL 32896-5060</b><br>City State ZIP Code  | Last 4 digits of account number <u>6834</u><br>When was the debt incurred? <u>04/01/2014</u><br>As of the date you file, the claim is: Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed  | <b>\$4,925.00</b>  |
| <b>Who incurred the debt?</b> Check one.<br><input checked="" type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> <b>Check if this claim is for a community debt</b>            |   | <b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify<br><b>ChargeAccount</b>          |                    |
| <b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes   |   |  |                    |
| 4.12   | <b>Synchrony Bank/JCPenney</b><br>Nonpriority Creditor's Name<br><b>Attn: Bankruptcy</b><br><b>PO Box 965060</b><br>Number Street<br><b>Orlando, FL 32896-5060</b><br>City State ZIP Code | Last 4 digits of account number <u>7325</u><br>When was the debt incurred? <u>08/01/2008</u><br>As of the date you file, the claim is: Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed  | <b>\$331.00</b>    |
| <b>Who incurred the debt?</b> Check one.<br><input type="checkbox"/> Debtor 1 only<br><input type="checkbox"/> Debtor 2 only<br><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only<br><input type="checkbox"/> At least one of the debtors and another<br><input type="checkbox"/> <b>Check if this claim is for a community debt</b>            |   | <b>Type of NONPRIORITY unsecured claim:</b><br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify<br><b>ChargeAccount</b>          |                    |
| <b>Is the claim subject to offset?</b><br><input checked="" type="checkbox"/> No<br><input type="checkbox"/> Yes   |   |  |                    |

Debtor 1 Pedro E Loera  
Debtor 2 Laura N Loera  
First Name Middle Name Last Name Case number (if known) \_\_\_\_\_

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

|      |   |   |          |
|------|---|---|----------|
| 4.13 | <b>Wells Fargo/Dillards</b><br>Nonpriority Creditor's Name<br><br><b>Attn: Bankruptcy</b><br><b>PO Box 10438 MAC F8235-02F</b><br>Number Street<br><b>Des Moines, IA 50306</b><br>City State ZIP Code | Last 4 digits of account number <u>9807</u><br><br>When was the debt incurred? <u>07/01/2008</u><br><br>As of the date you file, the claim is: Check all that apply.<br><input type="checkbox"/> Contingent<br><input type="checkbox"/> Unliquidated<br><input type="checkbox"/> Disputed<br><br>Type of NONPRIORITY unsecured claim:<br><input type="checkbox"/> Student loans<br><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims<br><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts<br><input checked="" type="checkbox"/> Other. Specify<br><b>ChargeAccount</b> | \$491.00 |
|------|---|---|----------|

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No  
 Yes

|                        |                |        |                |                              |
|------------------------|----------------|--------|----------------|------------------------------|
| Debtor 1<br>First Name | Pedro<br>Laura | E<br>N | Loera<br>Loera | Case number (if known) _____ |
| Debtor 2               |                |        |                |                              |

**Part 4:** Add the Amounts for Each Type of Unsecured Claim

- 6.** Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

|                                 |   | <b>Total claim</b>             |
|---------------------------------|---|--------------------------------|
| <b>Total claims from Part 1</b> | 6a. Domestic support obligations  | 6a. _____ <b>\$0.00</b>        |
|                                 | 6b. Taxes and certain other debts you owe the government  | 6b. _____ <b>\$12,800.00</b>   |
|                                 | 6c. Claims for death or personal injury while you were intoxicated  | 6c. _____ <b>\$0.00</b>        |
|                                 | 6d. Other. Add all other priority unsecured claims. Write that amount here.                                 | 6d. + _____ <b>\$5,330.00</b>  |
|                                 | 6e. Total. Add lines 6a through 6d.   | 6e. _____ <b>\$18,130.00</b>   |
| <b>Total claims from Part 2</b> | 6f. Student loans   | 6f. _____ <b>\$0.00</b>        |
|                                 | 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims | 6g. _____ <b>\$0.00</b>        |
|                                 | 6h. Debts to pension or profit-sharing plans, and other similar debts                                       | 6h. _____ <b>\$0.00</b>        |
|                                 | 6i. Other. Add all other nonpriority unsecured claims. Write that amount here.                              | 6i. + _____ <b>\$29,610.00</b> |
|                                 | 6j. Total. Add lines 6f through 6i.   | 6j. _____ <b>\$29,610.00</b>   |

Fill in this information to identify your case:

|   |                                  |             |              |
|---|----------------------------------|-------------|--------------|
| Debtor 1                                | <u>Pedro</u>                     | <u>E</u>    | <u>Loera</u> |
|   | First Name                       | Middle Name | Last Name    |
| Debtor 2<br>(Spouse, if filing)         | <u>Laura</u>                     | <u>N</u>    | <u>Loera</u> |
|   | First Name                       | Middle Name | Last Name    |
| United States Bankruptcy Court for the: | <u>Eastern District of Texas</u> |             |              |
| Case number<br>(if known)               |                                  |             |              |

Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- No. Check this box and file this form with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

|     | Person or company with whom you have the contract or lease |        |          | State what the contract or lease is for |
|-----|--|--------|----------|---|
| 2.1 | Name   |        |          |   |
|     | Number   | Street |          |   |
|     | City   | State  | ZIP Code |   |
| 2.2 | Name   |        |          |   |
|     | Number   | Street |          |   |
|     | City   | State  | ZIP Code |   |
| 2.3 | Name   |        |          |   |
|     | Number   | Street |          |   |
|     | City   | State  | ZIP Code |   |
| 2.4 | Name   |        |          |   |
|     | Number   | Street |          |   |
|     | City   | State  | ZIP Code |   |

Fill in this information to identify your case:

|   |                           |             |           |
|---|---------------------------|-------------|-----------|
| Debtor 1                                | Pedro                     | E           | Loera     |
|   | First Name                | Middle Name | Last Name |
| Debtor 2<br>(Spouse, if filing)         | Laura                     | N           | Loera     |
|   | First Name                | Middle Name | Last Name |
| United States Bankruptcy Court for the: | Eastern District of Texas |             |           |
| Case number<br>(if known)               |                           |             |           |

Check if this is an amended filing

## Official Form 106H

### Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No

Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.

Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

No

Yes. In which community state or territory did you live? Texas. Fill in the name and current address of that person.

Loera, Laura N

Name of your spouse, former spouse, or legal equivalent

1513 E Don St

Number Street

Tyler, TX 75701-2322

City State ZIP Code

Yes. In which community state or territory did you live? Texas. Fill in the name and current address of that person.

Loera, Pedro E

Name of your spouse, former spouse, or legal equivalent

1513 E Don St

Number Street

Tyler, TX 75701-2322

City State ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

#### Column 1: Your codebtor

#### Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Schedule D, line \_\_\_\_\_

Schedule E/F, line \_\_\_\_\_

Schedule G, line \_\_\_\_\_

3.1

Name

Number Street

City State ZIP Code

Fill in this information to identify your case:

|   |                                  |             |              |
|---|----------------------------------|-------------|--------------|
| Debtor 1                                | <b>Pedro</b>                     | <b>E</b>    | <b>Loera</b> |
|   | First Name                       | Middle Name | Last Name    |
| Debtor 2<br>(Spouse, if filing)         | <b>Laura</b>                     | <b>N</b>    | <b>Loera</b> |
|   | First Name                       | Middle Name | Last Name    |
| United States Bankruptcy Court for the: | <b>Eastern District of Texas</b> |             |              |
| Case number<br>(if known)               |                                  |             |              |

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:  
 \_\_\_\_\_ MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

##### 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

|                                 | <b>Debtor 1</b>  | <b>Debtor 2 or non-filing spouse</b>   |
|---------------------------------|--|--|
| <b>Employment status</b>        | <input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not Employed | <input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not Employed |
| <b>Occupation</b>               |  |  |
| <b>Employer's name</b>          |  |  |
| <b>Employer's address</b>       | Number Street  |  |
|                                 |  |  |
|                                 |  |  |
|                                 | City      State      Zip Code  |  |
| <b>How long employed there?</b> |  |  |

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.
3. Estimate and list monthly overtime pay.
4. Calculate gross income. Add line 2 + line 3.

| <b>For Debtor 1</b> | <b>For Debtor 2 or non-filing spouse</b> |
|---------------------|--|
| 2. _____ \$0.00     | _____ \$0.00                             |
| 3. + _____ \$0.00   | + _____ \$0.00                           |
| 4. _____ \$0.00     | _____ \$0.00                             |

|                        |                       |        |                |                              |
|------------------------|-----------------------|--------|----------------|------------------------------|
| Debtor 1<br>First Name | Pedro<br><u>Laura</u> | E<br>N | Loera<br>Loera | Case number (if known) _____ |
| Debtor 2               |                       |        |                |                              |

|   | For Debtor 1           | For Debtor 2 or non-filing spouse     |
|---|------------------------|---------------------------------------|
| <b>Copy line 4 here.....→</b>   | 4. _____ \$0.00        | \$0.00                                |
| <b>5. List all payroll deductions:</b>  |                        |                                       |
| 5a. <b>Tax, Medicare, and Social Security deductions</b>  | 5a. _____ \$0.00       | \$0.00                                |
| 5b. <b>Mandatory contributions for retirement plans</b>   | 5b. _____ \$0.00       | \$0.00                                |
| 5c. <b>Voluntary contributions for retirement plans</b>   | 5c. _____ \$0.00       | \$0.00                                |
| 5d. <b>Required repayments of retirement fund loans</b>   | 5d. _____ \$0.00       | \$0.00                                |
| 5e. <b>Insurance</b>  | 5e. _____ \$0.00       | \$0.00                                |
| 5f. <b>Domestic support obligations</b>   | 5f. _____ \$0.00       | \$0.00                                |
| 5g. <b>Union dues</b>   | 5g. _____ \$0.00       | \$0.00                                |
| 5h. <b>Other deductions. Specify:</b> _____   | 5h. + _____ \$0.00     | + _____ \$0.00                        |
| <b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.  | 6. _____ \$0.00        | \$0.00                                |
| <b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.   | 7. _____ \$0.00        | \$0.00                                |
| <b>8. List all other income regularly received:</b>   |                        |                                       |
| 8a. <b>Net income from rental property and from operating a business, profession, or farm</b>   |                        |                                       |
| Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.   |                        |                                       |
| 8a. _____ \$2,400.00  | \$1,863.00             |                                       |
| 8b. <b>Interest and dividends</b>   | 8b. _____ \$0.00       | \$0.00                                |
| 8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b>  |                        |                                       |
| Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  |                        |                                       |
| 8c. _____ \$0.00  | \$0.00                 |                                       |
| 8d. <b>Unemployment compensation</b>  | 8d. _____ \$0.00       | \$0.00                                |
| 8e. <b>Social Security</b>  | 8e. _____ \$0.00       | \$0.00                                |
| 8f. <b>Other government assistance that you regularly receive</b>   |                        |                                       |
| Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  |                        |                                       |
| Specify: _____  | 8f. _____ \$0.00       | \$0.00                                |
| 8g. <b>Pension or retirement income</b>   | 8g. _____ \$0.00       | \$0.00                                |
| 8h. <b>Other monthly income. Specify:</b> <u>Vehicle payments from children</u>   | 8h. + _____ \$1,155.00 | + _____ \$0.00                        |
| <b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.  | 9. _____ \$3,555.00    | \$1,863.00                            |
| <b>10. Calculate monthly income.</b> Add line 7 + line 9.<br>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse  | 10. _____ \$3,555.00   | + _____ \$1,863.00 = _____ \$5,418.00 |
| <b>11. State all other regular contributions to the expenses that you list in Schedule J.</b>   |                        |                                       |
| Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  |                        |                                       |
| Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.   |                        |                                       |
| Specify: _____  | 11. + _____ \$0.00     |                                       |
| <b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies |                        |                                       |
|   | 12. _____ \$5,418.00   |                                       |
| <b>Combined monthly income</b>  |                        |                                       |
| <b>13. Do you expect an increase or decrease within the year after you file this form?</b>  |                        |                                       |
| <input checked="" type="checkbox"/> No.   |                        |                                       |
| <input type="checkbox"/> Yes. Explain: _____  |                        |                                       |

|                        |                       |        |                |                              |
|------------------------|-----------------------|--------|----------------|------------------------------|
| Debtor 1<br>First Name | Pedro<br><u>Laura</u> | E<br>N | Loera<br>Loera | Case number (if known) _____ |
| Debtor 2               |                       |        |                |                              |

8a. Attached Statement

### **Business Income**

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

|                          |            |
|--------------------------|------------|
| 1. Gross Monthly Income: | \$6,000.00 |
|--------------------------|------------|

PART B - ESTIMATED AVERAGE FUTURE MONTHLY EXPENSES:

|   |            |
|---|------------|
| 2. Ordinary and necessary expense   | \$0.00     |
| 3. Net Employee Payroll (Other than debtor)   | \$3,600.00 |
| 4. Payroll Taxes  | \$0.00     |
| 5. Unemployment Taxes   | \$0.00     |
| 6. Worker's Compensation  | \$0.00     |
| 7. Other Taxes  | \$0.00     |
| 8. Inventory Purchases (Including raw materials)  | \$0.00     |
| 9. Purchase of Feed/Fertilizer/Seed/Spray   | \$0.00     |
| 10. Rent (Other than debtor's principal residence)  | \$0.00     |
| 11. Utilities   | \$0.00     |
| 12. Office Expenses and Supplies  | \$0.00     |
| 13. Repairs and Maintenance   | \$0.00     |
| 14. Vehicle Expenses  | \$0.00     |
| 15. Travel and Entertainment  | \$0.00     |
| 16. Equipment Rental and Leases   | \$0.00     |
| 17. Legal/Accounting/Other Professional Fees  | \$0.00     |
| 18. Insurance   | \$0.00     |
| 19. Employee Benefits (e.g., pension, medical, etc.)  | \$0.00     |
| 20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts | \$0.00     |
| TOTAL PAYMENTS TO SECURED CREDITORS   | \$0.00     |
| 21. Other Expenses  | \$0.00     |
| TOTAL OTHER EXPENSES  | \$0.00     |
| 22. TOTAL MONTHLY EXPENSES(Add item 2 - 21)   | \$3,600.00 |

PART C - ESTIMATED AVERAGE NET MONTHLY INCOME:

|  |            |
|--|------------|
| 23. AVERAGE NET MONTHLY INCOME(Subtract item 22 from item 1) | \$2,400.00 |
|--|------------|

Debtor 1 Pedro E Loera  
Debtor 2 Laura N Loera  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

8a. Attached Statement

**Business Income**

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

1. Gross Monthly Income: \_\_\_\_\_ \$1,863.00

PART B - ESTIMATED AVERAGE FUTURE MONTHLY EXPENSES:

2. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts

TOTAL PAYMENTS TO SECURED CREDITORS \_\_\_\_\_ \$0.00

3. Other Expenses

TOTAL OTHER EXPENSES \_\_\_\_\_ \$0.00

4. TOTAL MONTHLY EXPENSES(Add item 2 - 21)

\_\_\_\_\_ \$0.00

PART C - ESTIMATED AVERAGE NET MONTHLY INCOME:

5. AVERAGE NET MONTHLY INCOME(Subtract item 22 from item 1) \_\_\_\_\_ \$1,863.00

Fill in this information to identify your case:

|   |                                  |             |              |
|---|----------------------------------|-------------|--------------|
| Debtor 1                                | <u>Pedro</u>                     | <u>E</u>    | <u>Loera</u> |
|   | First Name                       | Middle Name | Last Name    |
| Debtor 2<br>(Spouse, if filing)         | <u>Laura</u>                     | <u>N</u>    | <u>Loera</u> |
|   | First Name                       | Middle Name | Last Name    |
| United States Bankruptcy Court for the: | <u>Eastern District of Texas</u> |             |              |
| Case number<br>(if known)               |                                  |             |              |

Check if this is:

- An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:  
 \_\_\_\_\_

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
 No  
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

| <input checked="" type="checkbox"/> No | <input type="checkbox"/> Yes. Fill out this information for each dependent..... | Dependent's relationship to Debtor 1 or Debtor 2 | Dependent's age | Does dependent live with you?                              |
|--|---|--|-----------------|--|
|  |   | _____  | _____           | <input type="checkbox"/> No. <input type="checkbox"/> Yes. |
|  |   | _____  | _____           | <input type="checkbox"/> No. <input type="checkbox"/> Yes. |
|  |   | _____  | _____           | <input type="checkbox"/> No. <input type="checkbox"/> Yes. |
|  |   | _____  | _____           | <input type="checkbox"/> No. <input type="checkbox"/> Yes. |
|  |   | _____  | _____           | <input type="checkbox"/> No. <input type="checkbox"/> Yes. |

3. Do your expenses include expenses of people other than yourself and your dependents?

- No  
 Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

| Your expenses |                |
|---------------|----------------|
| 4.            | _____ \$840.00 |
| 4a.           | _____ \$0.00   |
| 4b.           | _____ \$0.00   |
| 4c.           | _____ \$100.00 |
| 4d.           | _____ \$0.00   |

If not included in line 4:

- 4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues

|  |                       |               |                       |                              |
|--|-----------------------|---------------|-----------------------|------------------------------|
| Debtor 1<br>First Name   | Pedro<br><u>Laura</u> | E<br><u>N</u> | Loera<br><u>Loera</u> | Case number (if known) _____ |
| <b>Your expenses</b>   |                       |               |                       |                              |
| 5. Additional mortgage payments for your residence, such as home equity loans  | 5.                    | \$0.00        |                       |                              |
| 6. Utilities:  |                       |               |                       |                              |
| 6a. Electricity, heat, natural gas   | 6a.                   | \$300.00      |                       |                              |
| 6b. Water, sewer, garbage collection   | 6b.                   | \$80.00       |                       |                              |
| 6c. Telephone, cell phone, Internet, satellite, and cable services   | 6c.                   | \$180.00      |                       |                              |
| 6d. Other. Specify: <u>Cell Phone</u>  | 6d.                   | \$120.00      |                       |                              |
| 7. Food and housekeeping supplies  | 7.                    | \$800.00      |                       |                              |
| 8. Childcare and children's education costs  | 8.                    | \$0.00        |                       |                              |
| 9. Clothing, laundry, and dry cleaning   | 9.                    | \$0.00        |                       |                              |
| 10. Personal care products and services  | 10.                   | \$100.00      |                       |                              |
| 11. Medical and dental expenses  | 11.                   | \$50.00       |                       |                              |
| 12. Transportation. Include gas, maintenance, bus or train fare.<br>Do not include car payments.   | 12.                   | \$350.00      |                       |                              |
| 13. Entertainment, clubs, recreation, newspapers, magazines, and books   | 13.                   | \$0.00        |                       |                              |
| 14. Charitable contributions and religious donations   | 14.                   | \$0.00        |                       |                              |
| 15. Insurance.<br>Do not include insurance deducted from your pay or included in lines 4 or 20.  |                       |               |                       |                              |
| 15a. Life insurance  | 15a.                  | \$0.00        |                       |                              |
| 15b. Health insurance  | 15b.                  | \$0.00        |                       |                              |
| 15c. Vehicle insurance   | 15c.                  | \$450.00      |                       |                              |
| 15d. Other insurance. Specify: _____   | 15d.                  | \$0.00        |                       |                              |
| 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.<br>Specify: _____   | 16.                   | \$0.00        |                       |                              |
| 17. Installment or lease payments:   |                       |               |                       |                              |
| 17a. Car payments for Vehicle 1  | 17a.                  | \$573.00      |                       |                              |
| 17b. Car payments for Vehicle 2  | 17b.                  | \$582.00      |                       |                              |
| 17c. Other. Specify: _____   | 17c.                  | \$0.00        |                       |                              |
| 17d. Other. Specify: _____   | 17d.                  | \$0.00        |                       |                              |
| 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I). | 18.                   | \$0.00        |                       |                              |
| 19. Other payments you make to support others who do not live with you.<br>Specify: _____  | 19.                   | \$0.00        |                       |                              |
| 20. Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I: Your Income</i> .  |                       |               |                       |                              |
| 20a. Mortgages on other property   | 20a.                  | \$0.00        |                       |                              |
| 20b. Real estate taxes   | 20b.                  | \$0.00        |                       |                              |
| 20c. Property, homeowner's, or renter's insurance  | 20c.                  | \$0.00        |                       |                              |
| 20d. Maintenance, repair, and upkeep expenses  | 20d.                  | \$0.00        |                       |                              |
| 20e. Homeowner's association or condominium dues   | 20e.                  | \$0.00        |                       |                              |

|          |            |             |           |                              |
|----------|------------|-------------|-----------|------------------------------|
| Debtor 1 | Pedro      | E           | Loera     | Case number (if known) _____ |
| Debtor 2 | Laura      | N           | Loera     |                              |
|          | First Name | Middle Name | Last Name |                              |

|   |                   |
|---|-------------------|
| 21. Other. Specify: _____   | 21. + \$0.00      |
| 22. Calculate your monthly expenses.  |                   |
| 22a. Add lines 4 through 21.  | 22a. \$4,525.00   |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2  | 22b. \$0.00       |
| 22c. Add line 22a and 22b. The result is your monthly expenses.   | 22c. \$4,525.00   |
| 23. Calculate your monthly net income.  |                   |
| 23a. Copy line 12 (your combined monthly income) from Schedule I.   | 23a. \$5,418.00   |
| 23b. Copy your monthly expenses from line 22c above.  | 23b. - \$4,525.00 |
| 23c. Subtract your monthly expenses from your monthly income.<br>The result is your <i>monthly net income</i> .   | 23c. \$893.00     |
| 24. Do you expect an increase or decrease in your expenses within the year after you file this form?  |                   |
| For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? |                   |
| <input checked="" type="checkbox"/> No.   | None              |
| <input type="checkbox"/> Yes.   |                   |

Fill in this information to identify your case:

|   |                                  |             |              |
|---|----------------------------------|-------------|--------------|
| Debtor 1                                | <u>Pedro</u>                     | <u>E</u>    | <u>Loera</u> |
|   | First Name                       | Middle Name | Last Name    |
| Debtor 2<br>(Spouse, if filing)         | <u>Laura</u>                     | <u>N</u>    | <u>Loera</u> |
|   | First Name                       | Middle Name | Last Name    |
| United States Bankruptcy Court for the: | <u>Eastern District of Texas</u> |             |              |
| Case number<br>(if known)               |                                  |             |              |

Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

#### Part 1: Summarize Your Assets

##### Your assets

Value of what you own

##### 1. Schedule A/B: Property (Official Form 106A/B)

|   |              |
|---|--------------|
| 1a. Copy line 55, Total real estate, from Schedule A/B.....       | \$182,000.00 |
| 1b. Copy line 62, Total personal property, from Schedule A/B..... | \$80,066.31  |
| 1c. Copy line 63, Total of all property on Schedule A/B.....      | \$262,066.31 |

#### Part 2: Summarize Your Liabilities

##### Your liabilities

Amount you owe

##### 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)

|   |              |
|---|--------------|
| 2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of Schedule D..... | \$152,901.00 |
|---|--------------|

##### 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)

|  |               |
|--|---------------|
| 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....    | \$18,130.00   |
| 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... | + \$29,610.00 |

##### Your total liabilities

\$200,641.00

#### Part 3: Summarize Your Income and Expenses

##### 4. Schedule I: Your Income (Official Form 106I)

|   |            |
|---|------------|
| Copy your combined monthly income from line 12 of Schedule I..... | \$5,418.00 |
|---|------------|

##### 5. Schedule J: Your Expenses (Official Form 106J)

|   |            |
|---|------------|
| Copy your monthly expenses from line 22c of Schedule J..... | \$4,525.00 |
|---|------------|

Debtor 1  
Debtor 2

|            |             |           |
|------------|-------------|-----------|
| Pedro      | E           | Loera     |
| Laura      | N           | Loera     |
| First Name | Middle Name | Last Name |

Case number (if known) \_\_\_\_\_

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
 Yes

7. What kind of debt do you have?

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the **Statement of Your Current Monthly Income**: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$2,663.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations (Copy line 6a.) \$0.00

9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$12,800.00

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00

9d. Student loans. (Copy line 6f.) \$0.00

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) + \$0.00

9g. **Total.** Add lines 9a through 9f. \$12,800.00

Fill in this information to identify your case:

|   |                                  |             |              |
|---|----------------------------------|-------------|--------------|
| Debtor 1                                | <u>Pedro</u>                     | <u>E</u>    | <u>Loera</u> |
|   | First Name                       | Middle Name | Last Name    |
| Debtor 2<br>(Spouse, if filing)         | <u>Laura</u>                     | <u>N</u>    | <u>Loera</u> |
|   | First Name                       | Middle Name | Last Name    |
| United States Bankruptcy Court for the: | <u>Eastern District of Texas</u> |             |              |
| Case number<br>(if known)               |                                  |             |              |

Check if this is an amended filing

## Official Form 106Dec

### Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

#### Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

- No  
 Yes. Name of person \_\_\_\_\_ . Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)*.

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Pedro E Loera  
Pedro E Loera, Debtor 1

Date 02/07/2023  
MM/ DD/ YYYY

X /s/ Laura N Loera  
Laura N Loera, Debtor 2

Date 02/07/2023  
MM/ DD/ YYYY

Fill in this information to identify your case:

|   |                                  |             |              |
|---|----------------------------------|-------------|--------------|
| Debtor 1                                | <u>Pedro</u>                     | <u>E</u>    | <u>Loera</u> |
|   | First Name                       | Middle Name | Last Name    |
| Debtor 2<br>(Spouse, if filing)         | <u>Laura</u>                     | <u>N</u>    | <u>Loera</u> |
|   | First Name                       | Middle Name | Last Name    |
| United States Bankruptcy Court for the: | <u>Eastern District of Texas</u> |             |              |
| Case number<br>(if known)               |                                  |             |              |

Check if this is an amended filing

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Give Details About Your Marital Status and Where You Lived Before

##### 1. What is your current marital status?

Married

Not married

##### 2. During the last 3 years, have you lived anywhere other than where you live now?

No

Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

| Debtor 1:           | Dates Debtor 1 lived there | Debtor 2:           | Dates Debtor 2 lived there |
|---------------------|----------------------------|---------------------|----------------------------|
| Number Street       | From _____<br>To _____     | Number Street       | From _____<br>To _____     |
| City State ZIP Code | City State ZIP Code        | City State ZIP Code | City State ZIP Code        |
| Number Street       | From _____<br>To _____     | Number Street       | From _____<br>To _____     |
| City State ZIP Code | City State ZIP Code        | City State ZIP Code | City State ZIP Code        |

##### 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Part 2: Explain the Sources of Your Income

**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No

Yes. Fill in the details.

|  | Debtor 1   |   | Debtor 2                                   |
|--|--|---|--|
|  | Sources of income<br>Check all that apply.   | Gross Income<br>(before deductions and exclusions)  | Sources of income<br>Check all that apply. |
| <b>From January 1 of current year until the date you filed for bankruptcy:</b><br><br>(January 1 to December 31, <u>2022</u> )<br>YYYY | <input type="checkbox"/> Wages, commissions, bonuses, tips<br><input checked="" type="checkbox"/> Operating a business <u>\$6,000.00</u>   | <input type="checkbox"/> Wages, commissions, bonuses, tips<br><input checked="" type="checkbox"/> Operating a business <u>\$2,150.00</u>  |  |
| <b>For last calendar year:</b><br><br>(January 1 to December 31, <u>2022</u> )<br>YYYY   | <input type="checkbox"/> Wages, commissions, bonuses, tips<br><input checked="" type="checkbox"/> Operating a business <u>\$142,000.00</u> | <input type="checkbox"/> Wages, commissions, bonuses, tips<br><input checked="" type="checkbox"/> Operating a business <u>\$22,360.00</u> |  |
| <b>For the calendar year before that:</b><br><br>(January 1 to December 31, <u>2021</u> )<br>YYYY                                      | <input type="checkbox"/> Wages, commissions, bonuses, tips<br><input checked="" type="checkbox"/> Operating a business <u>\$264,540.00</u> | <input type="checkbox"/> Wages, commissions, bonuses, tips<br><input checked="" type="checkbox"/> Operating a business <u>\$1,419.00</u>  |  |

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

No

Yes. Fill in the details.

|  | Debtor 1                             |   | Debtor 2                             |
|--|--------------------------------------|---|--------------------------------------|
|  | Sources of income<br>Describe below. | Gross income from each source<br>(before deductions and exclusions) | Sources of income<br>Describe below. |
| <b>From January 1 of current year until the date you filed for bankruptcy:</b><br><br>(January 1 to December 31, <u>2022</u> )<br>YYYY | <hr/> <hr/> <hr/>                    | <hr/> <hr/> <hr/>   | <hr/> <hr/> <hr/>                    |
| <b>For last calendar year:</b><br><br>(January 1 to December 31, <u>2022</u> )<br>YYYY   | <hr/> <hr/> <hr/>                    | <hr/> <hr/> <hr/>   | <hr/> <hr/> <hr/>                    |
| <b>For the calendar year before that:</b><br><br>(January 1 to December 31, <u>2021</u> )<br>YYYY                                      | <hr/> <hr/> <hr/>                    | <hr/> <hr/> <hr/>   | <hr/> <hr/> <hr/>                    |

Debtor 1  
Debtor 2

|            |   |       |
|------------|---|-------|
| First Name | E | Loera |
| Pedro      | N | Loera |
|            |   |       |

Case number (if known) \_\_\_\_\_

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575\* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$7,575\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

|   | Dates of payment         | Total amount paid | Amount you still owe | Was this payment for...  |
|---|--------------------------|-------------------|----------------------|--|
| Santander Consumer USA<br>Creditor's Name   | 01/10/2023               | \$1,719.00        | \$24,592.00          | <input type="checkbox"/> Mortgage<br><input checked="" type="checkbox"/> Car<br><input type="checkbox"/> Credit card<br><input type="checkbox"/> Loan repayment<br><input type="checkbox"/> Suppliers or vendors<br><input type="checkbox"/> Other _____ |
| Attn: Bankruptcy<br>PO Box 961245<br>Number Street<br>Fort Worth, TX 76161-1245<br>City State ZIP Code                    | 12/20/2022<br>11/21/2022 |                   |                      |  |
| US Bank<br>Creditor's Name  | 01/17/2023               | \$3,867.00        | \$26,267.00          | <input type="checkbox"/> Mortgage<br><input checked="" type="checkbox"/> Car<br><input type="checkbox"/> Credit card<br><input type="checkbox"/> Loan repayment<br><input type="checkbox"/> Suppliers or vendors<br><input type="checkbox"/> Other _____ |
| PO Box 2188<br>Number Street<br>Osh Kosh, WI 54903-2188<br>City State ZIP Code  | 12/16/2022<br>11/14/2022 |                   |                      |  |
| Midland Mortgage Co<br>Creditor's Name  | 01/13/2023               | \$2,487.00        | \$92,298.00          | <input checked="" type="checkbox"/> Mortgage<br><input type="checkbox"/> Car<br><input type="checkbox"/> Credit card<br><input type="checkbox"/> Loan repayment<br><input type="checkbox"/> Suppliers or vendors<br><input type="checkbox"/> Other _____ |
| Attn: Customer Service/Bankruptcy<br>PO Box 26648<br>Number Street<br>Oklahoma City, OK 73216-0648<br>City State ZIP Code | 12/12/2022<br>11/14/2022 |                   |                      |  |

Debtor 1  
Debtor 2

|            |             |           |
|------------|-------------|-----------|
| First Name | Middle Name | Last Name |
| Pedro      | E           | Loera     |
| Laura      | N           | Loera     |

Case number (if known) \_\_\_\_\_

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

 No Yes. List all payments to an insider.

| Dates of payment    | Total amount paid | Amount you still owe | Reason for this payment |
|---------------------|-------------------|----------------------|-------------------------|
| Insider's Name      | _____             | _____                | _____                   |
| Number Street       | _____             | _____                | _____                   |
| City State ZIP Code | _____             | _____                | _____                   |

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**  
Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments that benefited an insider.

| Dates of payment    | Total amount paid | Amount you still owe | Reason for this payment<br>Include creditor's name |
|---------------------|-------------------|----------------------|--|
| Insider's Name      | _____             | _____                | _____  |
| Number Street       | _____             | _____                | _____  |
| City State ZIP Code | _____             | _____                | _____  |

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures****9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

 No Yes. Fill in the details.

Debtor 1  
Debtor 2

Pedro E Loera  
Laura N Loera

First Name

Middle Name

Loera  
Loera

Case number (if known) \_\_\_\_\_

Case title \_\_\_\_\_  
\_\_\_\_\_

Case number \_\_\_\_\_

| Nature of the case | Court or agency                 | Status of the case   |
|--------------------|---------------------------------|--|
|                    | Court Name<br>_____             | <input type="checkbox"/> Pending<br><input type="checkbox"/> On appeal<br><input type="checkbox"/> Concluded |
|                    | Number Street<br>_____          |  |
|                    | City<br>State ZIP Code<br>_____ |  |

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**  
Check all that apply and fill in the details below.

No. Go to line 11.

Yes. Fill in the information below.

Creditor's Name  
\_\_\_\_\_  
Number Street  
\_\_\_\_\_  
City State ZIP Code  
\_\_\_\_\_

| Describe the property   | Date  | Value of the property |
|---|-------|-----------------------|
|   | _____ | _____                 |
| <b>Explain what happened</b>  |       |                       |
| <input type="checkbox"/> Property was repossessed.<br><input type="checkbox"/> Property was foreclosed.<br><input type="checkbox"/> Property was garnished.<br><input type="checkbox"/> Property was attached, seized, or levied. |       |                       |

**11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

No

Yes. Fill in the details.

Creditor's Name  
\_\_\_\_\_  
Number Street  
\_\_\_\_\_  
City State ZIP Code  
\_\_\_\_\_

| Describe the action the creditor took | Date action was taken | Amount taken |
|---------------------------------------|-----------------------|--------------|
|                                       | _____                 | _____        |

Last 4 digits of account number: XXXX-\_\_\_\_\_-\_\_

**12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

No

Yes

|          |            |             |           |
|----------|------------|-------------|-----------|
| Debtor 1 | Pedro      | E           | Loera     |
| Debtor 2 | Laura      | N           | Loera     |
|          | First Name | Middle Name | Last Name |

Case number (if known) \_\_\_\_\_

**Part 5: List Certain Gifts and Contributions**

**13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

No

Yes. Fill in the details for each gift.

| Gifts with a total value of more than \$600 per person      | Describe the gifts | Dates you gave the gifts | Value |
|---|--------------------|--------------------------|-------|
| Person to Whom You Gave the Gift<br>_____<br>_____<br>_____ | _____              | _____                    | _____ |
| Number Street<br>_____<br>_____                             | _____              | _____                    | _____ |
| City State ZIP Code<br>_____<br>_____                       | _____              | _____                    | _____ |
| Person's relationship to you _____                          | _____              | _____                    | _____ |

**14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?**

No

Yes. Fill in the details for each gift or contribution.

| Gifts or contributions to charities that total more than \$600 | Describe what you contributed | Date you contributed | Value |
|--|-------------------------------|----------------------|-------|
| Charity's Name<br>_____<br>_____<br>_____                      | _____                         | _____                | _____ |
| Number Street<br>_____<br>_____                                | _____                         | _____                | _____ |
| City State ZIP Code<br>_____<br>_____                          | _____                         | _____                | _____ |

**Part 6: List Certain Losses**

**15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**

No

Yes. Fill in the details.

| Describe the property you lost and how the loss occurred | Describe any insurance coverage for the loss<br>Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. | Date of your loss | Value of property lost |
|--|---|-------------------|------------------------|
| _____  | _____   | _____             | _____                  |

|                        |       |   |       |
|------------------------|-------|---|-------|
| Debtor 1<br>First Name | Pedro | E | Loera |
| Debtor 2<br>First Name | Laura | N | Loera |

Case number (if known) \_\_\_\_\_

**Part 7: List Certain Payments or Transfers**

**16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No

Yes. Fill in the details.

|  | Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|--|---|-----------------------------------|-------------------|
| Mike Wallace, PC<br>Person Who Was Paid                | Attorney's Fee                                    | 2/7/2023                          | \$170.00          |
| 9399 E State Hwy. 204<br>Number Street                 |   |                                   |                   |
| Jacksonville, TX 75766-4909<br>City State ZIP Code     |   |                                   |                   |
| mike@wallacebankruptcy.com<br>Email or website address |   |                                   |                   |
| Person Who Made the Payment, if Not You                |   |                                   |                   |

**17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**

Do not include any payment or transfer that you listed on line 16.

No

Yes. Fill in the details.

|                     | Description and value of any property transferred | Date payment or transfer was made | Amount of payment |
|---------------------|---|-----------------------------------|-------------------|
| Person Who Was Paid |   |                                   |                   |
| Number Street       |   |                                   |                   |
| City State ZIP Code |   |                                   |                   |

**18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).

Do not include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

Debtor 1  
Debtor 2

Pedro E Loera  
Laura N Loera

First Name

Middle Name

Loera  
Loera

Last Name

Case number (if known) \_\_\_\_\_

| Description and value of property transferred | Describe any property or payments received or debts paid in exchange | Date transfer was made |
|---|--|------------------------|
| Person Who Received Transfer                  |  |                        |
| Number Street                                 |  |                        |
| City State ZIP Code                           |  |                        |

Person's relationship to you \_\_\_\_\_

**19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)**

No

Yes. Fill in the details.

| Description and value of the property transferred | Date transfer was made |
|---|------------------------|
| Name of trust                                     |                        |
|   |                        |

#### Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

**20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No

Yes. Fill in the details.

| Last 4 digits of account number | Type of account or instrument | Date account was closed, sold, moved, or transferred | Last balance before closing or transfer |
|---------------------------------|-------------------------------|--|---|
|---------------------------------|-------------------------------|--|---|

Name of Financial Institution

XXXX- \_\_\_\_\_

Checking

Savings

Money market

Brokerage

Other \_\_\_\_\_

Number Street

City State ZIP Code

**21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?**

No

Yes. Fill in the details.

Debtor 1  
Debtor 2

Pedro E Loera  
Laura N Loera

First Name

Middle Name

Loera  
Loera

Case number (if known) \_\_\_\_\_

Name of Financial Institution

Name \_\_\_\_\_

**Describe the contents**

**Do you still have it?**

No

Yes

Number Street

Number Street \_\_\_\_\_

City \_\_\_\_\_ State ZIP Code \_\_\_\_\_

City \_\_\_\_\_ State ZIP Code \_\_\_\_\_

**22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?**

No

Yes. Fill in the details.

Name of Storage Facility

Who else has or had access to it?

Describe the contents

Do you still have it?

No

Yes

Number Street

Number Street \_\_\_\_\_

City \_\_\_\_\_ State ZIP Code \_\_\_\_\_

City \_\_\_\_\_ State ZIP Code \_\_\_\_\_

**Part 9: Identify Property You Hold or Control for Someone Else**

**23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.**

No

Yes. Fill in the details.

Owner's Name

Where is the property?

Describe the property

Value

Number Street

Number Street \_\_\_\_\_

City \_\_\_\_\_ State ZIP Code \_\_\_\_\_

City \_\_\_\_\_ State ZIP Code \_\_\_\_\_

Debtor 1  
Debtor 2

|            |             |           |
|------------|-------------|-----------|
| Pedro      | E           | Loera     |
| Laura      | N           | Loera     |
| First Name | Middle Name | Last Name |

Case number (if known) \_\_\_\_\_

**Part 10: Give Details About Environmental Information**

**For the purpose of Part 10, the following definitions apply:**

- *Environmental law* means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- *Site* means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- *Hazardous material* means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

**Report all notices, releases, and proceedings that you know about, regardless of when they occurred.**

**24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?**

No

Yes. Fill in the details.

| Governmental unit                     | Environmental law, if you know it | Date of notice |
|---------------------------------------|-----------------------------------|----------------|
| Name of site<br><br>Governmental unit |                                   |                |
| Number Street<br><br>Number Street    |                                   |                |
|                                       | City State ZIP Code               |                |
| City State ZIP Code                   |                                   |                |

**25. Have you notified any governmental unit of any release of hazardous material?**

No

Yes. Fill in the details.

| Governmental unit                     | Environmental law, if you know it | Date of notice |
|---------------------------------------|-----------------------------------|----------------|
| Name of site<br><br>Governmental unit |                                   |                |
| Number Street<br><br>Number Street    |                                   |                |
|                                       | City State ZIP Code               |                |
| City State ZIP Code                   |                                   |                |

**26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.**

No

Yes. Fill in the details.

Debtor 1  
Debtor 2

|            |             |           |
|------------|-------------|-----------|
| Pedro      | E           | Loera     |
| Laura      | N           | Loera     |
| First Name | Middle Name | Last Name |

Case number (if known) \_\_\_\_\_

| Court or agency                      | Nature of the case                    | Status of the case   |
|--------------------------------------|---------------------------------------|--|
| Case title _____<br>Court Name _____ | Number Street _____                   | <input type="checkbox"/> Pending<br><input type="checkbox"/> On appeal<br><input type="checkbox"/> Concluded |
| Case number _____                    | City _____ State _____ ZIP Code _____ |  |

**Part 11: Give Details About Your Business or Connections to Any Business**

**27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?**

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- A member of a limited liability company (LLC) or limited liability partnership (LLP)
- A partner in a partnership
- An officer, director, or managing executive of a corporation
- An owner of at least 5% of the voting or equity securities of a corporation
- No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

| Describe the nature of the business  | Employer Identification number<br>Do not include Social Security number or ITIN. |
|--|--|
| Pete's Painting<br>Name _____<br>1513 E Don St<br>Number Street _____<br>Tyler, TX 75701-2322<br>City _____ State _____ ZIP Code _____ | EIN: <u>8 3 - 4 1 8 6 2 8 8</u>  |
| Name of accountant or bookkeeper   | Dates business existed   |
|  | From <u>03/01/2001</u> To _____  |

**28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.**

No

Yes. Fill in the details below.

|             |
|-------------|
| Date issued |
|-------------|

|                                       |                      |
|---------------------------------------|----------------------|
| Name _____                            | MM / DD / YYYY _____ |
| Number Street _____                   |                      |
| City _____ State _____ ZIP Code _____ |                      |

Debtor 1 Pedro E Loera  
Debtor 2 Laura N Loera  
First Name Middle Name Last Name Case number (if known) \_\_\_\_\_

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**X** /s/ Pedro E Loera  
Signature of Pedro E Loera, Debtor 1

**X** /s/ Laura N Loera  
Signature of Laura N Loera, Debtor 2

Date 02/07/2023

Date 02/07/2023

Did you attach additional pages to your *Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

|   |                                  |             |              |
|---|----------------------------------|-------------|--------------|
| Debtor 1                                | <b>Pedro</b>                     | <b>E</b>    | <b>Loera</b> |
|   | First Name                       | Middle Name | Last Name    |
| Debtor 2<br>(Spouse, if filing)         | <b>Laura</b>                     | <b>N</b>    | <b>Loera</b> |
|   | First Name                       | Middle Name | Last Name    |
| United States Bankruptcy Court for the: | <b>Eastern District of Texas</b> |             |              |
| Case number<br>(if known)               |                                  |             |              |

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- 3. The commitment period is 3 years.
- 4. The commitment period is 5 years.

Check if this is an amended filing

## Official Form 122C-1

### Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

10/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

#### Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

- Not married. Fill out Column A, lines 2-11.
- Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

|  | <i>Column A</i><br><b>Debtor 1</b> | <i>Column B</i><br><b>Debtor 2 or<br/>non-filing spouse</b> |
|--|------------------------------------|---|
| 2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).   | \$0.00                             | \$0.00  |
| 3. Alimony and maintenance payments. Do not include payments from a spouse.  | \$0.00                             | \$0.00  |
| 4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3. | \$0.00                             | \$0.00  |
| 5. Net income from operating a business, profession, or farm   |                                    |   |
| Debtor 1   | <b>Debtor 2</b>                    |   |
| Gross receipts (before all deductions)   | \$1,400.00                         | \$1,863.00  |
| Ordinary and necessary operating expenses  | -\$600.00                          | -\$0.00   |
| Net monthly income from a business, profession, or farm  | <u>\$800.00</u>                    | <u>\$1,863.00</u>   |
|  | <b>Copy here →</b>                 | <b>\$800.00</b>   |
|  |                                    | <b>\$1,863.00</b>   |
| 6. Net income from rental and other real property  |                                    |   |
| Debtor 1   | <b>Debtor 2</b>                    |   |
| Gross receipts (before all deductions)   | \$0.00                             | \$0.00  |
| Ordinary and necessary operating expenses  | -\$0.00                            | -\$0.00   |
| Net monthly income from rental or other real property  | <u>\$0.00</u>                      | <u>\$0.00</u>   |
|  | <b>Copy here →</b>                 | <b>\$0.00</b>   |
|  |                                    | <b>\$0.00</b>   |

Debtor 1  
Debtor 2

|              |          |              |
|--------------|----------|--------------|
| First Name   | E        | Loera        |
| <u>Pedro</u> | <u>N</u> | <u>Loera</u> |
| Middle Name  |          |              |
| Last Name    |          |              |

Case number (if known) \_\_\_\_\_

**7. Interest, dividends, and royalties**

| Column A<br>Debtor 1 | Column B<br>Debtor 2 or<br>non-filing spouse |
|----------------------|--|
|----------------------|--|

\$0.00 \$0.00

**8. Unemployment compensation**

\$0.00 \$0.00

\$0.00

\$0.00

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: ..... ↓

For you..... \$0.00  
For your spouse..... \$0.00

**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$0.00 \$0.00

**10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.

\$0.00 \$0.00

\$0.00 \$0.00

Vehicle payments from children

\$0.00 \$0.00

\_\_\_\_\_

\_\_\_\_\_

Total amounts from separate pages, if any.

+ \_\_\_\_\_

+ \_\_\_\_\_

= \$2,663.00

**11. Calculate your total average monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

= \$2,663.00

Total average monthly income

**Part 2: Determine How to Measure Your Deductions from Income**

**12. Copy your total average monthly income from line 11.** ..... \$2,663.00

**13. Calculate the marital adjustment.** Check one:

You are not married. Fill in 0 below.

You are married and your spouse is filing with you. Fill in 0 below.

You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

\_\_\_\_\_

\_\_\_\_\_

+ \_\_\_\_\_

Total.....

\$0.00

Copy here. →

- \$0.00

\$2,663.00

**14. Your current monthly income.** Subtract the total in line 13 from line 12.

|                      |                       |             |                       |                              |
|----------------------|-----------------------|-------------|-----------------------|------------------------------|
| Debtor 1<br>Debtor 2 | Pedro<br><u>Laura</u> | E<br>N      | Loera<br><u>Loera</u> | Case number (if known) _____ |
|                      | First Name            | Middle Name | Last Name             |                              |

**15. Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here → ..... \$2,663.00

Multiply line 15a by 12 (the number of months in a year). **x 12**

15b. The result is your current monthly income for the year for this part of the form. **\$31,956.00**

**16. Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live. Texas

16b. Fill in the number of people in your household. 2

16c. Fill in the median family income for your state and size of household. \$71,860.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**

17a.  Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. Go to Part 3. Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).

17b.  Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. Go to Part 3 and fill out *Calculation of Your Disposable Income* (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.

**Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)**

18. Copy your total average monthly income from line 11. \$2,663.00

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. - \$0.00

19b. Subtract line 19a from line 18. **\$2,663.00**

**20. Calculate your current monthly income for the year.** Follow these steps.

20a. Copy line 19b. \$2,663.00

Multiply by 12 (the number of months in a year). **x 12**

20b. The result is your current monthly income for the year for this part of the form. **\$31,956.00**

20c. Copy the median family income for your state and size of household from line 16c. **\$71,860.00**

**21. How do the lines compare?**

Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.

Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

**X** /s/ Pedro E Loera  
Signature of Debtor 1

Date 02/07/2023  
MM/ DD/ YYYY

**X** /s/ Laura N Loera  
Signature of Debtor 2

Date 02/07/2023  
MM/ DD/ YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 — Liquidation
- Chapter 11— Reorganization
- Chapter 12— Voluntary repayment plan for family farmers or fishermen
- Chapter 13— Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### Chapter 7: Liquidation

|       |                        |
|-------|------------------------|
| \$245 | filing fee             |
| \$78  | administrative fee     |
| +     | \$15 trustee surcharge |
|       | \$338 total fee        |

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- most domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form —the*Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## Chapter 11: Reorganization

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|         |  |                          |
|---------|--|--------------------------|
| \$1,167 |  | filing fee               |
| +       |  | \$571 administrative fee |
| \$1,738 |  | total fee                |

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

|       |                         |
|-------|-------------------------|
| \$200 | filing fee              |
| +     | \$78 administrative fee |
|       | \$278 total fee         |

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

### Chapter 13: Repayment plan for individuals with regular income

|       |                         |
|-------|-------------------------|
| \$235 | filing fee              |
| +     | \$78 administrative fee |
|       | \$313 total fee         |

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:  
[http://www.uscourts.gov/bkforms/bankruptcy\\_form.s.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_form.s.html#procedure).

### **Bankruptcy crimes have serious consequences**

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy*(Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:  
[http://justice.gov/ust/eo/hapcpa/ccde/cc\\_approved.html](http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html).

In Alabama and North Carolina, go to:  
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Affirm, Inc.  
Attn: Bankruptcy  
30 Isabella St , Floor 4  
Pittsburgh, PA 15212

American First Finance  
Attn: Bankruptcy  
PO Box 565848  
Dallas, TX 75356

Attorney General of Texas  
Taxation Division - Bankruptcy  
PO Box 12548  
Austin, TX 78711-2548

Citibank/Best Buy  
Centralized Bankruptcy  
PO Box 790040  
Saint Louis, MO 63179

Credit One Bank  
PO Box 60500  
City of Industry, CA 91716

East Texas Paint & Supply  
2115 E 5th St  
Tyler, TX 75701

Fifth Third Bank  
PO Box 630778  
Cincinnati, OH 45263

Fortiva  
Po Box 105555  
Atlanta, GA 30348-5555

Internal Revenue Service  
Centralized Insolvency Operations  
PO Box 7346  
Philadelphia, PA 19101-7346

Kelly-Moore Paint  
4708 Troup Hwy  
Tyler, TX 75703-2353

Lloyd Kraus  
Chapter 13 Trustee  
110 N. College 12th Floor  
Tyler, TX 75702

Laura N Loera  
1513 E Don St  
Tyler, TX 75701-2322

Pedro E Loera  
1513 E Don St  
Tyler, TX 75701-2322

Midland Mortgage Co  
Attn: Customer Service/Bankruptcy  
PO Box 26648  
Oklahoma City, OK 73216-0648

Mike Wallace, PC  
9399 E State Hwy. 204  
Jacksonville, TX 75766-4909

PayPal Credit  
PO Box 105658  
Atlanta, GA 30348-5658

Santander Consumer USA  
Po Box 660633  
Dallas, TX 75266-0633

Santander Consumer USA Inc.  
1601 Elm St Ste 800  
Dallas, TX 75201-7260

Sherwin Williams  
101 W Prospect Ave  
Cleveland, OH 44115-1093

Synchrony Bank/HHGregg  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896-5060

Synchrony Bank/JCPenney  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896-5060

Texas Comptroller of Public  
Accounts  
REVENUE ACCOUNTING  
DIV-BANKRUPTCY SECT.  
PO Box 13528  
Austin, TX 78711-3528

Texas Workforce Commission  
ATTN: Bankruptcy Information  
101 E. 15th St.  
Austin, TX 78778-0001

U.S. Attorney's Office  
110 North College, Suite 700  
Tyler, TX 75702

United States Attorney  
General  
Department of Justice  
10th & Constitution Ave., NW  
Washington, DC 20530

US Bank  
PO Box 2188  
Osh Kosh, WI 54903-2188

US Trustee  
Office of the U.S. Trustee  
110 N College Ave Ste 300  
Tyler, TX 75702-7231

Wells Fargo/Dillards  
Attn: Bankruptcy  
PO Box 10438 MAC F8235-02F  
Des Moines, IA 50306